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Ministry of  
Consumer and  
Commercial  
Relations

# Annual Report

79

of the

## Ministry of Consumer and Commercial Relations

for the year ending March 1978









Ontario

Ministry of  
Consumer and  
Commercial  
Relations

# Annual Report

Government  
Publications

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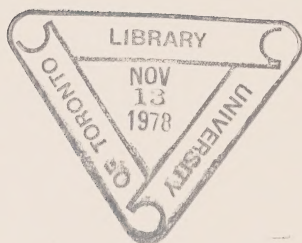
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of the

## Ministry of Consumer and Commercial Relations

for the year ending March 1978







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This is the first annual report of the ministry of consumer and commercial relations since it came into existence in 1972. It is an instrument by which the ministry may be measured and one which we feel is an effective and accurate reflection of the programs of one of the most diverse ministries in Ontario.

More than that, it is an instrument by which we may communicate with the people of Ontario, so that they may be aware of the work of the ministry, its people and its programs.

Because statistics can't tell the whole story, we've decided to highlight twelve of the areas which deal most directly with consumers. These ministry highlights, which include details of the programs and how they affect Ontarians, will be released separately and sent to all recipients of this report.

They may be kept in the pockets provided in the cover.

This concept requires a responsive and flexible approach, designed to meet the needs of its audience. For that reason, we welcome your comments.

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# Message from the Minister



## Priorities for consumer and commercial relations

When a ministry administers more than 70 pieces of legislation with only 2000 staff, and affects over 340,000 businesses and virtually every citizen of the province, its priorities and methods of operation are of vital concern to the public and business community alike.

When I assumed responsibility for this portfolio in September of 1977, I vowed to take my dual responsibilities — to the consumer and to the commercial community — equally seriously. I determined to take an activist approach to the problems faced by the consumers we serve and to make life as uncomplicated as possible for ethical businesses.

During the past six months, I have met with consumer and business representatives in 20 towns and cities outside Toronto to explain ministry priorities and gain feedback from those affected by our legislation. In Toronto, I've met and talked with over 300 individual representatives of the ministry's client groups. Much of what came to light during these discussions will of course be reflected in future legislation and ministry initiatives. However the legislative slate for 1977-78 was a full one, with five pieces of legislation receiving Royal Assent while another four received first reading prior to the end of March.

Made law before my arrival on the scene were:

### *The Residential Premises Rent Review Amendment Act, 1977:*

The amendment extended the rent review program until the scheduled end of the national anti-inflation program (December 31, 1978) and simplified and made more equitable various procedures in the program. The legislation remains enforceable after December 31 for rent increases or orders extending past the expiry date.

### *The Personal Property Security Amendment Act, 1977:*

Motor vehicle serial numbers were keyed into the personal property security system ensuring that any security interests registered against the numbers will be reported no matter how many previous owners of the vehicle there have been. Previously all searches had to be conducted through the owner's name.

During my tenure at the legislative helm, the following legislation was passed:

### *The Income Tax Discounters Act, 1977:*

Under this Act, any transaction where the customer received less than a 95 per cent refund is declared



invalid and the Act authorizes provincial courts to order restitution when tax discounters are convicted. Fines of up to \$5,000 may be levied upon conviction.

*The Condominium Amendment Act, 1977:*

This amendment gives liens for common expenses priority over all registered encumbrances, with the exception of land taxes and certain other statutory liens, thereby relieving the difficulties condominium corporations faced in collecting common expense payments from individual unit owners.

*Income Tax Discounters Amendment Act, 1978:*

This amendment toughened up the original legislation by making it a clear offence if discounters pay less than a 95 per cent refund to a customer.

The Securities Act, 1978, The Commodity Futures Act, The Business Corporations Amendment Act, 1978 and The Vital Statistics Amendment Act, 1978 were introduced for first reading.

In addition, much of the groundwork was laid for major legislation to be introduced in 1978-79 in the areas of tenant protection and compulsory automobile insurance. In the same vein, the Ontario Residential Condominium Study Group presented its report to me in December. The report contained 126 recommendations which are now being studied and which will provide the basis for new condominium legislation to be introduced this year.

But the measure of success for a ministry such as ours does not lie only in the legislation which has been enacted. Indeed, much of the consumer protection and business co-operation flows from the non-legislative programs, policy decisions and face-to-face discussions with members of these groups.

Two of the major projects undertaken to inform consumers of their rights and responsibilities over the past year were the conference on consumer education, which brought together, for the first time, national representatives from industry, educational and consumer groups and government, and the establishment of the Consumer Information Centre. This centre, located at the ministry main office at 555 Yonge Street, is under the mandate to make information available to consumers throughout the province.

We're also making life easier for both members of the public and industries dealing with the ministry by cutting red tape and deregulating industries in areas where we are sure there will be no reduction in consumer protection. Piece by piece, regulations, forms and unnecessary red tape are being reviewed and eliminated

where possible. We've abolished three advisory committees, we're eliminating some forms and simplifying others and we've moved to the "one-stop" system for areas where there is high public demand, such as providing information at the Consumer Information Centre rather than making people sort their way through the ministry to find an answer.

We'd like mature, well-organized industries to practice self-regulation. But again — and I cannot stress this too much — we will not countenance any gaps in consumer protection. In both the insurance and real estate areas, we plan to start turning over much of the government's regulatory role to the industry directly over the next 12 to 24 months. We have chosen areas which influence a great number of people rather than industries that are less complex and much more likely to produce impressive statistics quickly.

Finally, and perhaps most important, all new legislation is being examined before it is ever enacted, to ensure right from the start that the replacement legislation has a deregulation spirit to it. Condominium and rent review legislation are two examples of this.

These are some of the ministry's main accomplishments over the past year and some of our future directions. As we proceed, we are committed to a program of consultation and communications with the specific groups affected by our legislation. With the scope of the ministry's programs, this is a major challenge.



Larry Grossman, Q.C.  
Minister of Consumer and  
Commercial Relations

# Legislation Administered by the Ministry of Consumer and Commercial Relations

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- The Apportionment Act
- The Assignment and Preferences Act
- The Bailiffs Act
- The Bills of Sale Act
- The Boilers and Pressure Vessels Act
- The Boundaries Act
- The Bread Sales Act
- The Building Code Act, 1974
- The Business Corporations Act
- The Business Practices Act, 1974
- The Cemeteries Act
- The Certification of Titles Act
- The Collection Agencies Act
- The Condominium Act
- The Construction Hoists Act
- The Consumer Protection Act
- The Consumer Protection Bureau Act
- The Consumer Reporting Act, 1973
- The Co-operative Corporations Act, 1973
- The Corporation Securities Registration Act
- The Corporations Act
- The Corporations Information Act, 1976
- The Credit Unions and Caisses Populaires Act, 1976
- The Debt Collectors Act
- The Deposits Regulation Act
- The Egress from Public Buildings Act
- The Elevators and Lifts Act
- The Energy Act, 1971
- The Factors Act
- The Gasoline Handling Act
- The Guarantee Companies Securities Act
- The Income Tax Discounters Act, 1977
- The Insurance Act
- The Investment Contracts Act
- The Land Titles Act
- The Limited Partnerships Act
- The Liquor Control Act, 1975
- The Liquor Licence Act, 1975
- The Loan and Trust Corporations Act
- The Marine Insurance Act
- The Marriage Act
- The Ministry of Consumer and Commercial Relations Act
- The Mortgage Brokers Act
- The Mortmain and Charitable Uses Act
- The Motor Vehicle Accident Claims Act
- The Motor Vehicle Dealers Act
- The Ontario Credit Union League Limited Act, 1972
- The Ontario Deposit Insurance Corporation Act
- The Ontario New Home Warranties Plan Act, 1976
- The Operating Engineers Act
- The Paperback and Periodical Distributors Act, 1971
- The Partnerships Registration Act
- The Pension Benefits Act
- The Personal Property Security Act
- The Petroleum Products Price Freeze Act, 1975
- The Prearranged Funeral Services Act
- The Prepaid Hospital and Medical Services Act
- The Pyramdic Sales Act, 1972
- The Racing Comission Act
- The Real Estate and Business Brokers Act
- The Registry Act
- The Residential Premises Rent Review Act
- The Securities Act
- The Theatres Act
- The Toronto Stock Exchange Act
- The Travel Industry Act, 1974
- The Unclaimed Articles Act
- The Upholstered and Stuffed Articles Act
- The Venture Investment Corporations Registration Act, 1977
- The Vital Statistics Act
- The Wine Content Act, 1976

# Message from the Deputy Minister

## Better management processes

During 1977-78, the ministry set out to forge a long-range strategy for the future, the development of which, together with a standardized management process to implement it, presented a challenge for such a diverse ministry affecting so many Ontario residents. This thrust is particularly challenging in light of the fact that some of the programs are themselves in the development stage while others were only brought under the present ministry umbrella a few years ago.

In the summer of 1977, nine strategies were selected to deal with key concerns of the ministry. Since the strategies cut across all divisions, they provide a unifying managerial direction for the entire ministry and as such establish many of the criteria for allocation of funding and manpower resources. The strategies, which are outlined in greater detail further on in this report, are: restraint, productivity, simplification, cost recovery, personnel strengthening, self-regulation, communications, consolidation and public awareness.

Among the organizational changes made to further these objectives were the creation of a policy and planning branch to emphasize and support strategic planning, policy formulation and research, and the strengthening of the financial and control function by placing MBR (management by results) reporting in the finance and systems unit along with expenditure reporting.

Several research projects were undertaken late in 1977 to establish an information base on consumer needs and expectations. This data will assist in setting priorities for consumer related programs throughout the ministry.

Management received particular attention this year, resulting in the development, in close collaboration with the central agencies, of a management process utilizing the latest concepts and tailored specifically to the complexities of government. This is now being implemented and further documented.

## Significant progress was made in:

- the MBR system which, by March 31, was used by 95 per cent of the ministry, up from 15 per cent at the start of the year; 35 different sets of measures, all in the same basic format, had to be developed to completely cover the ministry;
- financial reporting, forecasting and control procedures concentrating on decentralized financial accountability using, among other techniques, variance reporting and year-end forecasting;

- the introduction of a management by objective approach to capture key commitments from the planning process;
- the introduction of strategic planning commencing a fresh approach to long range planning using milestones and key objectives;
- resource allocation permitting us to absorb costs due to increased workload and inflation through productivity improvements and, if necessary, minor service level cuts;
- the introduction of a contingency planning concept so critical in these times of restraint, which permits quick responses and helps to strike a fair balance in the effect of cuts among programs;
- the introduction of a special project budget for investments in operating efficiency;
- the launching of major deregulation, customer services and productivity improvement programs.

But consumer and commercial relations is not a ministry of charts, graphs and management systems. It's a people-oriented ministry whose dedicated staff in Toronto and in regional offices across the province work to assist Ontario citizens. It is the efforts of these 2000 employees, working together, which are responsible for the accomplishments outlined in this report.



Robert J. Butler  
Deputy Minister



# Ministry Strategies

## Restraint

The ministry will continue its commitment to a policy of responsible restraint.

## Productivity

The ministry will seek to examine all systems which offer opportunities for improvement.

The use of standards of performance will be accelerated.

## Simplification

The ministry will seek to identify opportunities for streamlining operations and simplifying the public's dealing with all its branches.

## Cost recovery

The ministry will seek to recover costs from client groups where the "user-pay" principle is feasible and equitable.

## Personnel strengthening

Staff development efforts which enhance customer service, communications and management skills and levels of expertise will be accelerated.

The ministry will seek to provide greater managerial opportunities for female employees and will continue

to place increased emphasis on individual needs for development, motivation and recognition.

## Self-regulation

The ministry will continue to promote industry's responsibility and accountability, and wherever feasible suggest opportunities for self-regulation. Efforts to communicate the need to self-regulate will be accelerated.

## Communications

The ministry will seek to educate the consumer and businessman to achieve a higher standard of self-reliance.

## Consolidations

The ministry will seek to consolidate facilities and organizational structures wherever feasible to achieve expenditure savings, to avoid unnecessary complexity and to eliminate conflicts or duplication in legislative Acts and/or jurisdictions.

## Public awareness

The ministry will seek to develop better public understanding of its services and activities and of government initiatives.

# Statement of Revenue For Ministry of Consumer and Commercial Relations

For the year ended March 31, 1978  
(with comparative figures for 1977)

	1977-78 \$	%	1976-77	%
<b>Ministry Administration Program</b>	244,094	0.2	154,486	0.1
<b>Commercial Standards Program</b>				
Securities Commission	657,564	0.4	632,646	0.4
Pension Plans	351,444	0.2	396,530	0.2
Financial Institutions	864,511	0.6	803,221	0.5
Companies	4,962,574	3.4	5,248,791	3.1
Business Practices	1,173,786	0.8	1,110,714	0.7
Sub-Total	8,009,879	5.5	8,191,898	5.0
Motor Vehicle Accident Claims Fund	17,531,179	12.0	16,991,640	10.2
Security Bond Forfeitures	232,000	0.2	199,000	0.1
<b>Total</b>	<b>25,773,058</b>	<b>17.6</b>	<b>25,382,538</b>	<b>19.0</b>
<b>Technical Standards Program</b>				
Operating Engineers	164,687	0.1	191,248	0.2
Pressure Vessels	813,061	0.6	774,428	0.6
Elevating Devices	1,332,131	0.9	1,230,736	0.9
Energy Safety	559,048	0.4	431,400	0.3
Upholstered and Stuffed Articles	102,416	0.1	100,273	0.1
<b>Total</b>	<b>2,971,343</b>	<b>2.0</b>	<b>2,728,085</b>	<b>2.1</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	464,228	0.3	486,455	0.4
Theatres	429,931	0.3	295,402	0.2
Lotteries	173,748	0.1	185,599	0.1
<b>Total</b>	<b>1,067,907</b>	<b>0.7</b>	<b>967,456</b>	<b>0.7</b>
<b>Property Rights Program</b>				
Regional Property Registration	17,222,625	11.8	14,237,119	10.7
Personal Property Registration	3,573,169	2.4	3,189,288	2.4
Sub-Total	20,795,794	14.2	17,426,407	13.1
P.P.S.R. Assurance Fund	279,499	0.2	258,624	0.2
<b>Total</b>	<b>21,075,293</b>	<b>14.4</b>	<b>17,685,031</b>	<b>13.3</b>
<b>Registrar General Program</b>				
Registrar General	2,252,733	1.5	2,177,367	1.6
<b>Total</b>	<b>2,252,733</b>	<b>1.5</b>	<b>2,177,367</b>	<b>1.6</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	93,100,121	63.6	84,280,971	63.2
<b>Total</b>	<b>93,100,121</b>	<b>63.6</b>	<b>84,280,971</b>	<b>63.2</b>
<b>Ministry Total Revenue</b>	<b>\$146,484,549</b>	<b>100.0%</b>	<b>\$133,375,934</b>	<b>100.0%</b>

# Statement of Expenditures for Ministry of Consumer and Commercial Relations

For the year ended March 31, 1978  
(with comparative figures for 1977)

	1977-78 \$	%	1976-77 \$	%
<b>Ministry Administration Program</b>	<b>3,802,234</b>	<b>4.8</b>	<b>2,930,678</b>	<b>4.0</b>
<b>Commercial Standards Program</b>				
Securities Commission	2,054,978	2.6	1,924,600	2.6
Pension Plans	395,252	.5	384,781	.5
Financial Institutions	2,431,103	3.1	2,301,081	3.1
Motor Vehicle Accident Claims	3,045,191	3.9	2,867,870	3.8
Companies	1,853,273	2.4	1,876,350	2.5
Business Practices	2,910,433	3.7	2,589,258	3.5
Commercial Registration Appeal Tribunal	128,522	.2	119,907	.2
Sub-Total	12,818,752	16.3	12,063,847	16.1
Payments from Motor Vehicle Accident Claims Fund	15,092,274	19.2	13,933,969	18.7
Security Bond Forfeitures	179,300	.2	151,450	.2
<b>Total</b>	<b>28,090,326</b>	<b>35.7</b>	<b>26,149,266</b>	<b>35.1</b>
<b>Technical Standards Program</b>				
Program Administration	168,425	.2	187,958	.3
Operating Engineers	337,028	.4	360,817	.5
Pressure Vessels	1,485,299	1.9	1,416,521	1.9
Elevating Devices	1,448,734	1.8	1,443,393	2.0
Energy Safety	1,593,936	2.0	1,524,926	2.0
Building Code	403,219	.5	406,528	.5
Upholstered and Stuffed Articles	174,444	.2	166,106	.2
<b>Total</b>	<b>5,611,085</b>	<b>7.1</b>	<b>5,506,249</b>	<b>7.4</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	7,012,404	9.0	6,548,642	8.8
Theatres	410,560	.5	405,786	.5
Lotteries	138,618	.2	132,222	.2
<b>Total</b>	<b>7,561,582</b>	<b>9.6</b>	<b>7,086,650</b>	<b>9.5</b>
<b>Property Rights</b>				
Program Administration	400,914	.5	262,250	.4
Regional Property Registration	13,288,868	16.9	11,519,675	15.4
Legal and Survey Standards	1,403,665	1.8	1,291,340	1.7
Personal Property Registration	3,208,847	4.1	3,135,459	4.2
Crown Contributions re Judges' Plans	—	—	6,688	.0
<b>Total</b>	<b>18,302,294</b>	<b>23.3</b>	<b>16,215,412</b>	<b>21.7</b>
<b>Registrar General Program</b>				
Registrar General	2,644,254	3.4	2,492,209	3.3
Vital Statistics Act	422	.0	486	.0
<b>Total</b>	<b>2,644,676</b>	<b>3.4</b>	<b>2,492,695</b>	<b>3.3</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	6,153,541	7.8	5,603,854	7.5
Liquor Licence Appeal Tribunal	108,473	.1	79,411	.1
<b>Total</b>	<b>6,262,014</b>	<b>8.0</b>	<b>5,683,265</b>	<b>7.6</b>
<b>Rent Review Program</b>				
Rent Review Board	805,524	1.0	992,481	1.3
Administration	1,224,049	1.5	1,419,642	1.9
Operations	4,349,137	5.5	6,121,297	8.2
<b>Total</b>	<b>6,378,710</b>	<b>8.1</b>	<b>8,533,420</b>	<b>11.4</b>
<b>Ministry Total Expenditures</b>	<b>\$78,652,921</b>	<b>100%</b>	<b>\$74,597,635</b>	<b>100%</b>



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## 1977-78 Revenues and Expenditures

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### Revenues

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Commercial Standards

Technical Standards

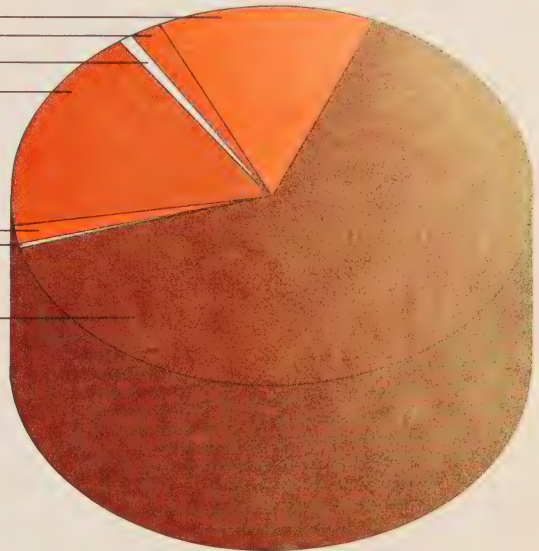
Public Entertainment Standards

Property Rights

Registrar General

Ministry Administration

Liquor Licence



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### Expenditures

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Ministry Administration

Rent Review

Liquor Licence

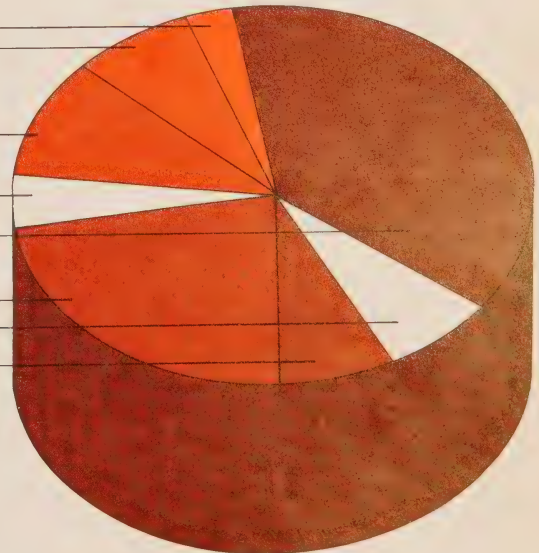
Registrar General

Commercial Standards

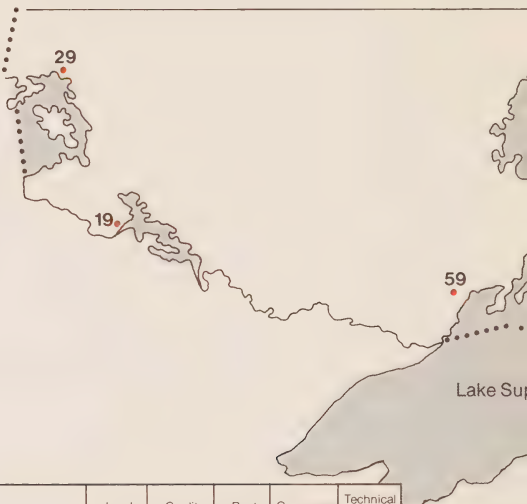
Property Rights

Technical Standards

Public Entertainment Standards



# Map of Regional Offices



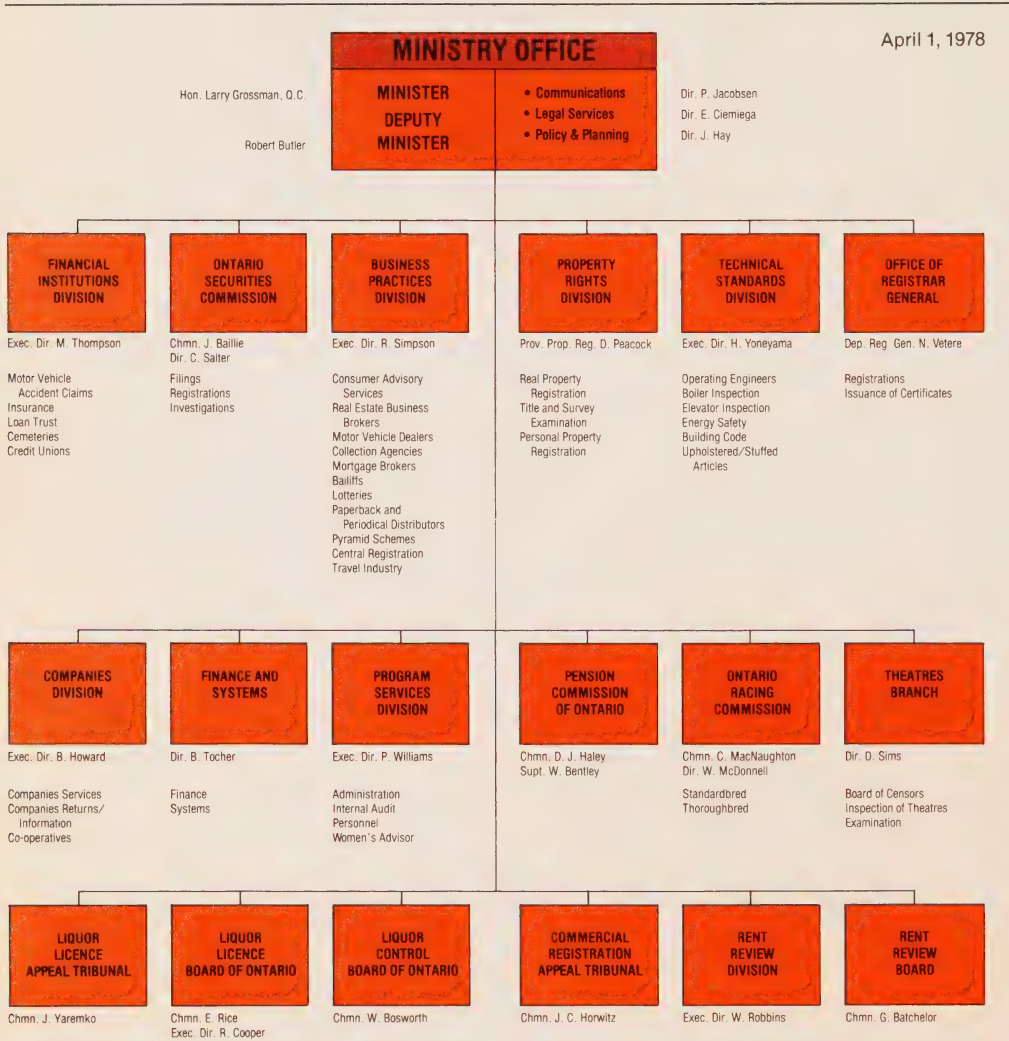
	Land Registry Offices	Credit Union Branches	Rent Review Offices	Consumer Service Bureaux	Technical Standards Division Offices
1 Alexandria	•				
2 Almonte	•				
3 Arthur	•				
4 Barrie	•		•		
5 Belleville	•		•		
6 Bowmanville	•				
7 Bracebridge	•				
8 Brampton	•		•		
9 Brantford	•				
10 Brockville	•				
11 Cambridge	•				
12 Cayuga	•				
13 Chatham	•				
14 Cobourg	•				
15 Cochrane	•				
16 Colbourne	•				
17 Cornwall	•		•		
18 Durham	•				
19 Fort Frances	•				
20 Glencoe	•				
21 Goderich	•				
22 Gore Bay	•				
23 Guelph	•				
24 Haileybury	•				
25 Hamilton	•	•	•	•	•
26 Lindsay	•				
27 London	•	•	•	•	•
28 L'Orignal	•				
29 Kenora	•		•		
30 Kingston	•		•		•
31 Kitchener	•	•	•		•
32 Milton	•				
33 Minden	•				

	Land Registry Offices	Credit Union Branches	Rent Review Offices	Consumer Service Bureaux	Technical Standards Division Offices
34 Mississauga			•		
35 Morrisburg	•				
36 Napanee	•				
37 Newmarket	•				
38 North Bay	•		•		
39 Orangeville	•				
40 Oshawa	•	•	•	•	•
41 Ottawa	•		•		
42 Owen Sound	•		•		
43 Parry Sound	•				
44 Pembroke	•		•		
45 Perth	•				
46 Peterborough	•	•	•	•	
47 Picton	•				
48 Port Hope	•				
49 Prescott	•				
50 Richmond Hill			•		
51 Russell	•				
52 Sarnia	•				
53 Sault Ste. Marie	•		•	•	
54 Simcoe	•				
55 St. Catharines	•		•		
56 Stratford	•				
57 St. Thomas	•				
58 Sudbury	•	•	•	•	•
59 Thunder Bay	•	•	•	•	•
60 Timmins	•		•		
61 Toronto	•	•	•	•	•
62 Walkerton	•				
63 Welland	•				
64 Whitby	•				
65 Windsor	•	•	•	•	•
66 Woodstock	•				





# Organizational Chart of Ministry



# Commercial Standards Program

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Business Practices Division . . . . .	14
Companies Division . . . . .	16
Commercial Registration Appeal Tribunal . . . . .	17
Financial Institutions Division . . . . .	17
Ontario Securities Commission . . . . .	19
Pension Commission of Ontario . . . . .	20

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# Business Practices Division

The business practices division is one of the largest in the ministry, with 122 people working in nine offices across the province. The division promotes a high level of quality in the marketplace by attempting to bring together informed consumers and ethical and responsive business people.

It does this in many ways through formal and informal liaison, working closely with industry associations and consumer groups to respond to consumer complaints, to anticipate problems in the marketplace and to enforce legislation when necessary.

The scope of the division is broad, covering virtually every transaction in the marketplace through the 13 Acts under its mandate. Real estate dealers, business brokers, collection agencies, mortgage brokers, private bailiffs, paperback and periodical distributors, travel agents and wholesalers, door-to-door salesmen and motor vehicle dealers are registered and/or licensed here. Pyramidal sales schemes are also supervised by the division.

Then there is the important area of consumer protection. Through its nine regional offices across the province, the consumer services bureaux handled over 17,000 complaints last year, an increase of 7,000 over the previous year.

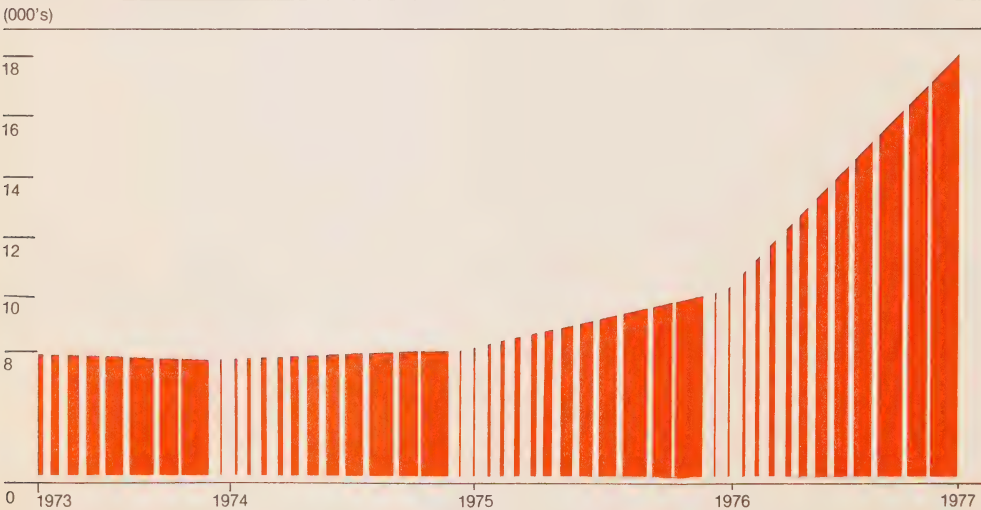
In order to provide better service to consumers, the regional offices were reorganized during the year to allow the 14 regional services officers to do inspections and assist in investigations as well as complaint handling. Previously, inspections and investigations were handled through head office in Toronto. Services to Toronto consumers were increased through extended hours.

To increase services to travellers, The Travel Industry Act was amended to allow wholesalers to make claims against the fund on behalf of consumers, expediting refunds and making possible immediate alterations to travel arrangements. In keeping with the ministry policy of deregulation, the Act was also amended to increase the fund payment periods by industry from quarterly to semi-annually.

Also in the area of increased services to consumers, the division has established a consumer liaison function in 1977-78 to maintain close ties with consumers throughout Ontario, bringing the needs and concerns of the buying public back to the division. Division staff speak to schools, associations and individuals to inform them of their rights and responsibilities in the marketplace.

The large volume of consumer complaints in the area of automobile purchase and repair resulted in two

Number of Complaints Closed \*



\*New statistical reports 1977 — The implementation of a new statistical report system is partly responsible for the large increase in the number of complaints closed.



positive actions to improve protection to consumers. With the co-operation of the Automobile Dealers' Association of Ontario, the ministry developed a standardized rust inhibition service warranty. All automobiles which have a rust inhibiting treatment applied by a participating dealer are covered by a five-year or 50,000 mile warranty against rust appearing from the inside.

In addition, a standardized motor vehicle contract was developed to provide better information to consumers at time of purchase. Before, each dealer used a different contract. Most dealers in Ontario are now using the standardized contract.

Closer co-operation with industry in other areas has been initiated through the establishment of a commercial liaison function to work with non-regulated industries to develop stronger associations, codes of ethics and sound business practices. The division is currently working with 28 associations.

Increased enforcement activity resulted in 163 investigations, nearly double the 86 conducted the previous year. In all, 395 charges were laid, including 122 under rent review legislation. This was more than one a day for the entire year, and more than twice the 148 charges laid in 1976-77. The increase in charges occurred in high priority consumer concerns such as transmission repairs and mail order businesses. Fifteen of the charges were laid against violators of The Income Tax Dis-counters Act, 1977, which requires that a consumer receive 95 per cent of the value of the tax refund.

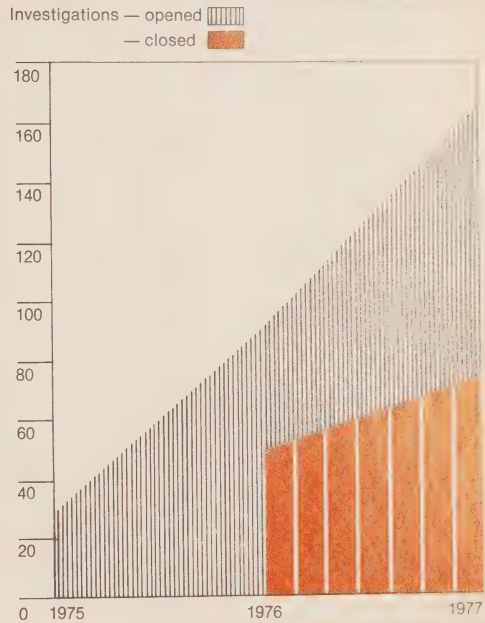
Almost a million dollars (\$971,000) were returned to consumers as a result of complaints to the division. In addition, nearly half a million dollars (\$451,600) were paid to travellers by the travel industry compensation fund.

#### Outlook for 1978-79

The business practices division is pursuing the ministry's trend toward industry self-regulation in the area of real estate. Ongoing discussions with the real estate industry have taken place over the past two years to develop a format to transfer responsibility to the industry while ensuring no loss of protection for consumers. Legislation in this area is anticipated some time next year.

The division is also responsible for the new Condominium Act, to be introduced in the 1978-79 fiscal year. The Act will strengthen provisions for consumer protection to the 100,000 condominium unit owners in Ontario. The Act will also provide for a bureau to mediate disputes and supervise condominiums in Ontario. During the coming year also, the division will sponsor an extensive advertising and film campaign to inform consumers throughout the province about their rights and responsibilities.

#### Number of Investigations



The investigation and enforcement branch became fully operative in Sept., 1975.

# Companies Division

Nearly 343,000 businesses were in operation in Ontario last year. That figure, which includes sole proprietorships, partnerships and corporations, is just one of the statistics maintained by the companies division of the ministry of consumer and commercial relations.

One of the busiest ministry divisions, companies is responsible for the registration of sole proprietorships, partnerships and incorporation of all Ontario businesses. It also maintains publicly-available information, including names, addresses and type of business, on all these. Last year, over 325,000 information searches were made by the public in the division.

The division keeps close tabs on the changing needs of business and the public for the creation, restructuring, dissolution and equitable conduct of legal entities.

Companies division was one of the first areas of the ministry to implement the policy of deregulation. By replacing the annual information return with a form to be filed only when a change of information occurs, the number of forms businesses were required to fill out was substantially reduced.

The 110 employees of the division administer seven Acts including The Business Corporations Act, The Corporations Act, The Corporations Information Act, The Corporations Securities Registration Act, The Co-operative Corporations Act, The Limited Partnership Act, The Mortmain and Charitable Uses Act and The Partnerships Registration Act.

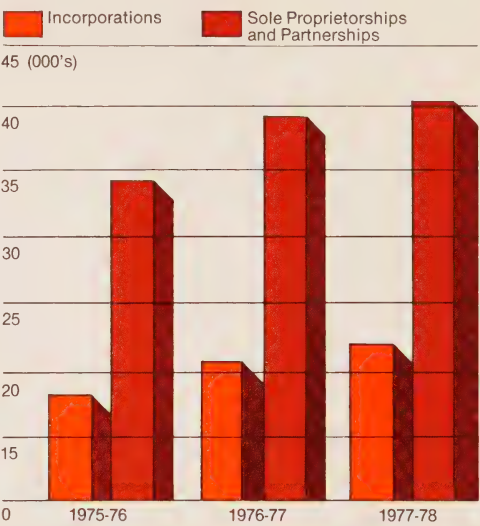
During the last year, the division incorporated 22,159 companies compared with 20,847 the previous year. Registrations of sole proprietorships and partnerships totalled 40,523, an increase of 1,372 over the previous year.

A major project over the past year, was the microfilming of corporations documents filed with the division. In addition to reducing the space requirements for storage, the new system will provide greater security of the documents and faster service to the public for information searches.

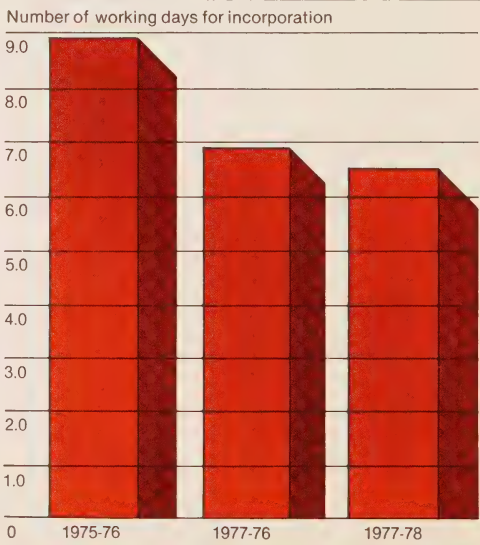
## Outlook for 1978-79

The co-operatives services branch of the companies division will become part of the financial institutions division, merging with the credit unions branch to provide more comprehensive services to members of co-operatives and credit unions.

Number of Incorporations, Sole Proprietorships and Partnerships



Companies Division — Service Level



## Commercial Registration Appeal Tribunal

In the commercial standards program of the ministry of consumer and commercial relations there are many sections which deal with the registration and/or licensing of individuals or businesses. To ensure that these people and corporations have been fairly treated, and that decisions have not been made arbitrarily, the Commercial Registration Appeal Tribunal was established in 1970.

The tribunal holds public hearings to review administrative decisions denying, refusing to renew, suspending or revoking registration of would-be or now-licensed individuals and corporations. It also hears appeals of cease and desist orders in many areas of business: real estate and business brokerage and selling, mortgage brokerage, activities of automobile dealers and salesmen, bailiffs, consumer credit reporting agencies, collection agencies, itinerant sellers, travel agents and wholesalers and others.

The tribunal also hears appeals from decisions of HUDAC under the Ontario new homes warranties program, as well as appeals from credit unions.

The tribunal may uphold or overturn the decisions or attach conditions to them.

Hearings comprise a panel of three: the chairman (or vice-chairman in his place), one of the five regular members, and a member representing the applicant's industry. This representative is chosen by the chairman on a rotation basis from a list of industry members. Should no registration be required of a business or industry, a regular panel member would take the place of the industry representative.

In order to increase the efficiency of the tribunal process, CRAT has instituted a system of prehearings to promote agreement on issues not requiring evidentiary proof. The tribunal publishes summaries of decisions for public distribution to interested parties.

During the past fiscal year, the tribunal held 30 hearings.

### Outlook for 1978-79

As part of the business practices division plan is to increase enforcement activities in the coming year, it is expected that more appeals will be made to the tribunal.

## Financial Institutions Division

Monitoring the financial stability and organizational structure of insurance companies, loan and trust companies and other financial institutions is just one of the responsibilities of the financial institutions division. The division also oversees the motor vehicle accident claims fund, credit unions and the regulation of cemetery boards.

In addition, it supervises associations dealing with prepaid hospital and medical contracts to ensure that they are capable of meeting their financial obligations.

It makes sure that those who work in these industries are knowledgeable, competent and trustworthy and that the industries concerned are operated in the best interests of the public with full and proper disclosure.

The executive director of the division is also the superintendent of insurance for the province, and through the authority of The Insurance Act he oversees all aspects of insurance: examinations, licensing and regulation of agents and brokers, establishment of rate guidelines where required and the monitoring of general and life insurance companies, farmers' mutuals, fraternal societies and mutual benefit societies. Through careful monitoring of the creditors' group insurance guidelines, for example, the division was able to save Ontario borrowers more than \$6 million during the last fiscal year.

Through the motor vehicle accident claims fund, innocent victims involved in automobile accidents with uninsured or unidentified motor vehicle owners and drivers are compensated. The number of claims in 1977-78 was down from the previous year (10,570 compared with 10,912) although payments were more than \$1 million over those in 1976-77, (\$15.09 million compared with \$13.93 million).

There were 25,500 (24,750) insurance agents, 125 (120) broker firms and their representatives and 1,050 (1,150) adjusters in Ontario in 1977-78. Figures for the previous year are given in brackets. A total of 536 insurance companies were in operation, compared with 542 in 1976-77.

Although the number of credit unions decreased slightly from 1,169 to 1,147, their total assets increased by more than \$.7 billion (from \$2.69 billion to \$3.42 billion).

During the last fiscal year, as part of the ministry's policy toward industry self-regulation, the Ontario Share and Deposit Insurance Corporation was created to stabilize and strengthen the credit union movement in Ontario. An insurance fund for credit union shareholders which offers protection of up to \$20,000 on deposit, OSDIC is controlled and administered by the



industry itself. Each credit union contributes a one per cent share of its capital and the fund will be examined and reported on annually by the ministry.

To keep coverage in line with the rate of inflation, Schedule E of The Insurance-Act was amended to increase first party automobile accident benefits, effective July 1, 1978. This amendment was one recommended by the select committee on company law.

During the year also, the division proposed an amendment to Part XIV of The Insurance Act relating to agents, brokers and adjusters. Meetings have been held with interested parties with the intent of producing a workable revision to this part of the Act. The overall effect will be to place more responsibility on the industry to regulate itself.

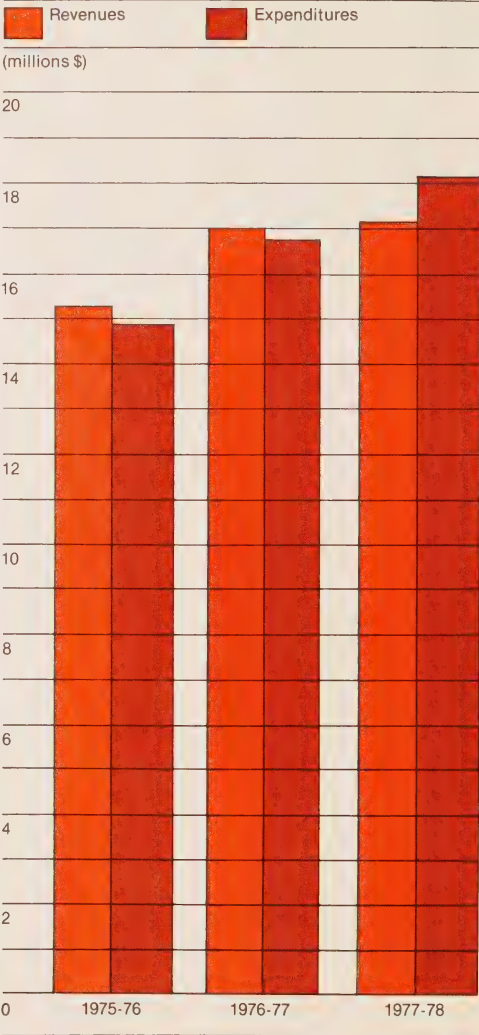
**Outlook for 1978-79**

Compulsory automobile insurance, which is scheduled for 1979-80, will affect many facets of the insurance industry as well as all drivers in Ontario. The division is therefore developing mechanisms for full and complete dialogue with all interested groups to ensure a smooth changeover when the legislation comes into effect.

During the coming year also the division will be reviewing the report of the select committee on loan and trust corporations. Division staff will draft new legislation to replace The Loan and Trust Corporations Act based on recommendations of the committee and input received from industry.

In 1978, in line with ministry consolidation policy, the co-operatives branch, formerly part of the companies division, will join with the credit unions branch to provide additional strength and financial expertise to the co-operative movement.

**Motor Vehicle Accident Claims Fund —  
Financial Position**





# Ontario Securities Commission

The Ontario Securities Commission seeks to assure both a reasonable standard of fairness, and an equality of opportunity for information, to all investors in the securities marketplace, and to maintain and foster investor confidence in the capital markets in Ontario. The OSC administers The Securities Act, The Deposits Regulation Act and The Venture Investment Corporations Registration Act.

Comprising 78 regular staff, OSC's line functions are organized into three branches. Registration/administration licenses stockbrokers, salesmen and investment advisers, and maintains public office facilities. The corporate finance branch reviews, for compliance with the statutes and OSC policies, the offering documents required on public distributions of securities. The enforcement branch has a watchdog role and investigates suspected illegal trading and any other infractions of the securities laws. Investigations may lead to proceedings before the commission to suspend or cancel registration or to quasi criminal or criminal proceedings in the courts.

The commission as a tribunal — distinct from the staff — comprises a full-time chairman and vice-chairman together with six part-time members drawn from the securities industry and the legal, accounting and engineering professions. The Securities Act confers upon the commission broad discretion to act in the public interest and the commission regularly develops and publishes policy statements giving guidance as to its perception of the tests to be met in furtherance of that interest. Among many current policy initiatives, most prominent are the development of appropriate rules to cover squeeze-outs of minority shareholdings in public companies and an on-going review and readjustment of the rules for public financing of small natural resource exploration companies.

Through prompt enforcement moves, in 1977 the OSC effectively barred high-pressure commodity options schemes. A firm stance has also been taken against illegal distribution of so-called tax shelter investments (apartment buildings, oil and gas syndicates and motion picture interests are examples) and at the same time has sought to develop appropriate disclosure rules for these novel security instruments.

## Outlook for 1978-79

In February, 1978 a new Securities Act was introduced by the Legislature providing new rules on take-over bids, on timely disclosure of material events in the affairs of public companies, on civil liability for false or misleading statements in informational documents and establishing a new pattern of exemptions from prospectus filing requirements. Regulations under the new Act are currently being drafted and published for comment. It is expected that this process will have been completed and the new Act proclaimed in force early in 1979.

Also in February, 1978 a new statute, The Commodity Futures Act, was introduced by the Legislature to govern trading in commodity futures in Ontario. Regulations under this Act are also in preparation and proclamation is expected by the end of 1978.

# Pension Commission of Ontario

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The Pension Commission of Ontario was established in 1963. Its purpose is to administer and enforce The Pension Benefits Act which preserves pension entitlement for qualified members of a pension plan when they change jobs, establishes standards for solvency and regulates the investment of pension fund monies.

The commission also seeks to improve vesting rules and ensure that employees do not suffer losses in the event of bankruptcy of the employer. In addition, it tries to ensure that all employee members of private pension plans receive reasonable information about the plan.

The commission is also responsible for the development of legislation that will assist the growth of private pension plans and for ensuring, insofar as possible, that proposed legislation by any jurisdiction does not destroy uniformity of legislation in Canada.

The nine commission members meet frequently to assess and review private plans and to provide advice and guidance to the 21 staff members who carry out the day-to-day functions.

During the 1977-78 fiscal year, the Pension Commission registered 290 plans covering nearly 16,000 people. During the same period, 412 plans were terminated, covering 6,900 members. At the end of the fiscal year, the Pension Commission supervised nearly 7,700 registered private pension plans in Ontario covering over 1.1 million members.

Last year the commission also administered 8,000 to 10,000 amendments and changes to registered plans and information returns for each of the 7,700 registered plans. In addition, in each three-year period, 7,700 cost certificates and 3,000 actuarial valuation reports are processed.

## **Outlook for 1978-79**

The Royal Commission on Pensions, which began hearings in 1977, will produce its findings in the spring of 1979. These findings will then be studied by the Pension Commission of Ontario, and recommendations regarding changes to The Pension Benefits Act will be made to the minister of consumer and commercial relations.

# Liquor Licence Program

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# The Liquor Control Board of Ontario

The Liquor Control Board of Ontario, with 3,800 full-time employees and 2,200 part-time staff, is the largest agency under the ministry umbrella. The board controls the sale, transportation and delivery of liquor, establishes stores for liquor sales to the public and controls and supervises the marketing methods of liquor manufacturers. It also purchases products for sale to the public and establishes the prices at which those products are to be sold.

The board is a Crown corporation and as such produces an independent report which gives details of revenue and expenditures and other information.

In October, 1976, the board established the Ontario wineries assistance program to assist the Ontario grape growing industry. Last year, the program contributed to a substantial overall sales increase in Ontario-produced wines. The program includes an accelerated distribution of Ontario wines to retail outlets, a decrease in mark-up of these products and a moratorium on the delisting of Ontario wines.

During the past year a restraint program was introduced to change the hours of operation of selected stores in order to best serve the public while at the same time decreasing operational costs. This cost saving was achieved without releasing any temporary or permanent staff.

The Liquor Control Board had a gross revenue of over one billion dollars during the past year, an increase of eight per cent over the previous year. Net revenue was \$334 million. Sales of spirits, wine and beer from liquor stores amounted to \$927,096,623; sales by Ontario wineries and winery stores reached \$1,080,662, and sales by breweries and Brewers' Retail Stores were \$149,572,317.

During the fiscal year, the board converted 31 stores to self-service, including one self-serve Duty Free Store at the Toronto International Airport, and added 14 new stores. There are now 588 stores in operation, 349 of them self-service. In addition, there are 62 agency stores and 424 retail brewery stores.

A major warehouse project in the region of Durham was announced by former minister Sidney Handleman in March of 1977. Phase one of the project was begun during the fiscal year.

## Outlook for 1978-79

The number of outlets available to the buying public will increase over the next year as the board expands in areas which have already been identified. It is expected that between 10 and 15 new stores will be established. In addition, the conversion of stores to self-service will continue.

Because of the substantial increase in the cost of many wines, particularly those from France, the board will continue to concentrate its efforts to identify acceptable substitutes at reasonable cost to the consumer.

If approval is obtained for the completion of the Durham warehouse project, construction will begin during the next fiscal year. The warehouse, which will accommodate up to three million cases of wines, spirits and imported beer, is expected to greatly increase the efficiency of distribution. When completed, the warehouse will employ more than 100 people.



## Liquor Licence Appeal Tribunal

The Liquor Licence Appeal Tribunal is the newest of the areas within the ministry. It was established in April, 1976, under the authority of The Liquor Licence Act, 1975, in response to a request from the industry for an appeal mechanism for those whose liquor licence has been refused, revoked or suspended and in other matters of liquor licensing administration.

Previously, there had been no mechanism for appealing a decision of the Liquor Licence Board of Ontario. Now, any party to a proceeding before the board who is aggrieved by a decision may appeal that decision before the Liquor Licence Appeal Tribunal.

The tribunal consists of a chairman and three members. Although most hearings are held in Toronto, the tribunal will, if necessary, hold hearings elsewhere in the province. These hearings are open to the public and the press.

To speed hearings and reduce costs for the tribunal, the licence board and the appellants, the tribunal has established a procedure for the exchange of information and agreement of facts by the parties prior to the formal hearing. By this method, hearings rarely last more than a day.

The tribunal may confirm, alter or revoke the decision of the board, or direct it to take certain actions in accordance with the Act and the regulations.

Last year the LLAT dealt with 13 hearings, nine of which involved licence suspensions. Two involved refusals to issue a licence and two involved attaching conditions to the licence.

During the year the LLAT published its first summary of decisions to provide information of enforcement action and interpretation and application of law, so that licensees and others may be better informed.

### Outlook for 1978-79

Because of an anticipated increase in enforcement activity by the Liquor Licence Board, and because of an increased awareness by the industry about the tribunal and its function, it is expected that the number of appeals to the LLAT will rise during the coming year.

## Liquor Licence Board of Ontario

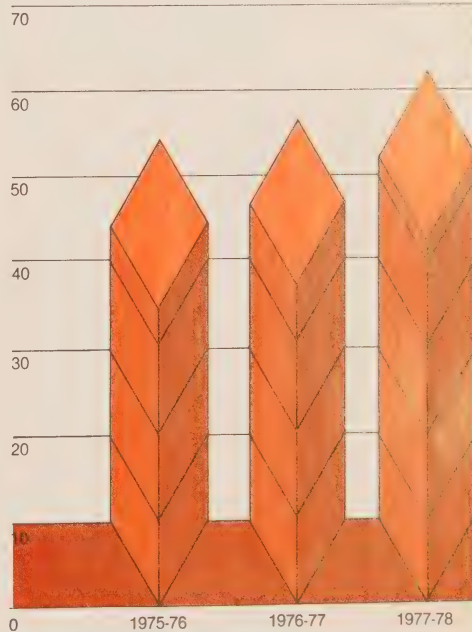
Exclusive jurisdiction to make laws with reference to "shop, saloon, tavern" and other licences to raise revenue for provincial, local or municipal purposes was designated to Ontario in 1867 by the British North America Act. From The Tavern and Shop Licence Act passed by the Ontario legislature in 1869 to the present Liquor Licence Act, the Ontario government has been responsible for licensing establishments which serve beer, wine or spirits.

The first boards of licence commissioners were set up in 1876 in each city, county and electoral district. The number of taverns was limited by municipal bylaw.

The present Liquor Licence Board of Ontario is a Crown agency which, in addition to licensing establishments,

### Liquor Licence Board — Productivity

Number of Licensed Establishments per Inspector



also supervises and controls the sale of liquor in them and inspects the facilities to ensure the safety of patrons.

The board also issues special occasion permits and licenses breweries in Ontario.

There are five board members, in addition to the chairman, who meet regularly to assess licence applications and to hold public hearings regarding requests for licences and other matters. A staff of 231 employees, 107 of whom are inspectors located in all regions of the province, carry out the day-to-day administrative and supervisory work of the board.

During 1977-78, 10,823 semi-annual inspections were conducted, an increase of more than 2,600 from the previous year. More than 4,200 inspections of special occasion events were also made.

Organizations or individuals may apply for special occasion permits to serve alcoholic beverages at special functions such as weddings. Last year, 161,920 of these permits were issued.

Revenue comes to the LLBO through licence fees and through gallonage fees for beer. Last year, board profit, (revenue less expenditures) was \$86.9 million, an increase from \$78.7 million in 1976-77.

In line with ministry policy of deregulation, the LLBO eliminated quarterly reports for establishments operating within the regulations and also reduced forms by over 60 per cent. It also repealed regulations pertaining to building construction and now simply requests compliance with the building code.

In a move to increase efficiency and improve its public information services, the board reorganized its internal structure and staff. A new computer system for licensees and registered representatives was implemented to ensure more efficient processing of renewals. Procedures for licence application were also improved.

By changing the system for the collection of gallonage fees so fees are collected at the source, a large reduction in arrears was realized in addition to a substantial improvement in efficiency for both the LLBO and the LCBO.

Last year also the LLBO worked closely with other agencies including the Ontario fire marshal's office and the ministry of health in an effort to simplify and consolidate clients' dealings with government.

Previously, requests for special occasion permits were processed and issued by the board's head office. By

decentralizing the process to allow LCBO stores to issue permits, applicants may receive them on the spot rather than waiting the seven to 10 days previously required by mail. About 95 LCBO stores currently issue these permits.

#### **Outlook for 1978-79**

The board has extensively studied the problem of under-age drinking in Ontario and has recommended changes in the present legislation. These changes include raising the drinking age to 19 and stiffer fines for owners of premises which allow minors to consume alcohol. It is expected that the legislation will be proclaimed in 1978 and that the new age of majority will come into effect at the end of that year.

To assist owners and operators of licensed establishments in identifying patrons of legal age, the board will send teams of people to all parts of the province to issue age of majority cards on the spot. Teams will make a special effort to reach areas in the northern part of the province.

As part of its process of consolidation, and in line with restraint, the ministry is also studying the feasibility of inspectors assuming responsibility for a wider variety of functions. Theatres, for example, are also inspected by the province to ensure safety standards are met, and a consolidation of these functions could result in a considerable improvement in the system.

# Property Rights Program

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# Property Rights Division

Anyone buying a home, cottage or used car in the province of Ontario uses the services of the property rights division. It is this division which, through its 65 land registry offices, records all transactions of real property (land) and maintains records of land ownership and security interests against that ownership.

The division also registers liens against personal property through the personal property security registration system (PPSR). In Toronto and 48 branch offices, prospective buyers may, for a small fee, determine whether a car, boat or other personal property is free of encumbrances.

The division, which has been part of the ministry of consumer and commercial relations since provincial government reorganization in 1972, is also responsible for registering condominiums. Last year there were 287 condominium corporations registered in Ontario, an increase of 25 per cent from the previous year.

It was the property rights division which represented the ministry in the Ontario residential condominium study group last year and assisted in drafting an amendment to The Condominium Act to enable condominium corporations to attain priority over existing mortgages on default in payment of common expenses.

Perhaps the most significant change in the PPSR system during the past fiscal year was the capability to search automobile registrations by motor vehicle serial number. Previously, searches could be made only by debtor name. Increased consumer protection is the objective of the new system, as purchasers may now determine all encumbrances, not just those of the previous owner.

Last year, over 300,000 inquiries, (an increase of 35 per cent), were made through the computerized system. Nearly a million security interests on personal property were registered.

There are two systems by which land is registered in Ontario: the land titles system and the older registry system. In the land titles system, which covers about 30 per cent of the total, division employees search the title and guarantee accuracy of that title. A land titles assurance fund was established to back up that guarantee. Last year there was only one small payment from the fund.

In the registry system, documents pertaining to property are filed. It is up to the individual (or a solicitor acting for an individual), to search the documents and determine the state of the title.

The number of land registrations in Ontario last year increased by 12 per cent from 1,164,200 to 1,302,200.

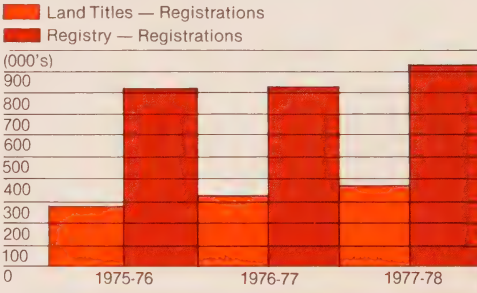
The Land Titles and Registry Acts were amended last year to complement The Family Law Reform Act, 1978, and The Succession Law Reform Act, 1977.

## Outlook for 1978-79

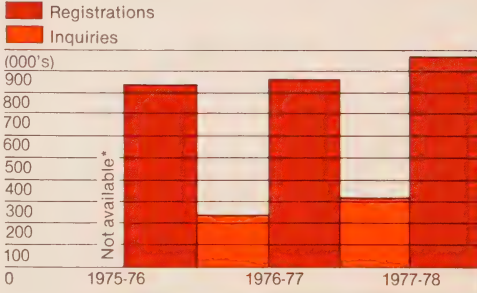
Because of the steadily increasing volume of land registrations, the division has been studying methods of providing safe and accurate storage for documents while ensuring proper access to the system by consumers. The Province of Ontario Land Registration and Information Systems Concepts Report has now been completed, and during the coming year it will be reviewed by the ministry to determine the feasibility of its implementation in the light of government restraint policies.

Because of the consumer protection and business practices aspects of condominium ownership, and in line with the ministry's policy of consolidation, responsibility for drafting legislation on condominiums and for assessing recommendations of the condominium study group will be transferred to the business practices division.

## Land Registration — Workload



## Personal Property Security Registration — Workload



\*New inquiries system became operational April 1, 1976.



# Public Entertainment Standards Program

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## Lotteries Branch

The lotteries branch supervises and controls individuals and groups operating games of chance in Ontario. Under the gaming sections of the Criminal Code of Canada, games of chance may be operated only by religious or charitable groups and only if the proceeds are to be used for charitable purposes. Provision is made in the code, however, for government-operated lotteries.

Five types of licences may be issued by the branch: bingo licence, raffle licence, bazaar licence, media bingo licence and Monte Carlo event licence. In each case, the branch reviews the structure and financial stability of the proposed event, including payoff provision and administrative costs, before issuing a licence.

Where total prizes for a bingo event do not exceed \$3,500, a municipal licence only is required.

In 1977, licensed events totalled over 90,000, raising almost \$100,000,000 for charity.

To ensure that the games are operated ethically, inspectors travel throughout Ontario inspecting cards issued, financial operations and disbursement of proceeds.

### Outlook for 1978-79

The rate of growth in the total number of events licensed slowed to 7.3 per cent from 11.5 per cent the previous year. This is due, in part, to the proliferation of government-operated lotteries.

A trend to Monte Carlo-type gaming nights is seen, with 254 such events licensed last year compared with 138 in 1976. It is expected that this number will triple in the coming year. Media bingo events have shown a decline from 976 in 1976 to 568 in 1977.

## Ontario Racing Commission

The Ontario Racing Commission is responsible for governing and regulating thoroughbred and standardbred horse racing in Ontario. It coordinates the interests of racing-oriented organizations as well as evaluating and making recommendations about the horse racing industry in Ontario.

The horse racing industry last year employed over 25,000 people directly, in addition to the thousands who provide equipment, feed, transportation and other services related to racing.

Attendance at the tracks in 1977 was over 6.5 million on 1,770 racing days. Attendance for the 1,536 days of standardbred racing was 4,598,687 and for the 232 days of thoroughbred racing was 1,997,382. There were 2 days of quarterhorse racing, drawing a crowd of 1,602 people.

Track wagering has shown a steady growth, from \$574,126,052 in 1976 to \$615,848,818 last year. This resulted in over \$43 million in revenue to the provincial government in 1977.

In 1974, to aid in the development of the industry and to encourage horsemen to develop better quality stock, the Ontario Racing Commission established the Ontario Sires Stakes program. Through the racetracks tax sharing agreement, one per cent of the seven per cent provincial parimutuel tax is rebated to the industry. The money is used to supplement purses paid to the owners, to improve the quality and quantity of racing stock, to improve the quality of the facilities at smaller tracks throughout the province and to fund an equine research program.

Statistics for the past year have shown the success of the program: in 1977, almost one million dollars less was spent in the United States for the purchase of horses than in the previous year. Comparative figures for Ontario sired yearlings have shown a steady increase since the inception of the program. Ontario thoroughbred yearlings last year brought an average of \$17,714, while standardbreds averaged \$15,788.

As part of the ministry's policy of deregulation, the Ontario Racing Commission ceased the licensing of mutuel and concession staff at the Class III raceways and converted the licensing of these track employees from a one-year to a three-year cycle.

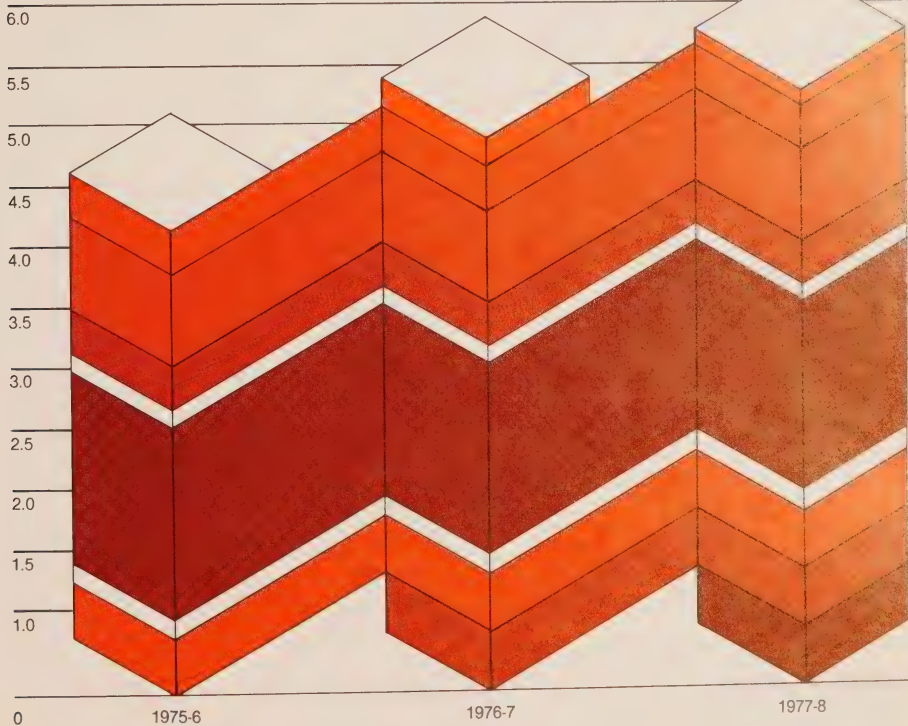
Cost savings were effected by the conversion of regional staff to salary rather than per diem wages.

**Outlook for 1978-79**

The rate of growth of the horse racing industry in Ontario has slowed over the past year as there are more and more demands for the consumer's disposable income. The outlook for the smaller tracks is for continued financial instability.

**Funds Rebated to the Horse Racing and Breeding Industry by the Ontario Tax-sharing Agreement.**

millions \$





# Theatres Branch

Established in 1911, the theatres branch is responsible for classification and/or censorship of all 35mm, 16mm, 8mm film and videotape shown for exhibition in Ontario. It is also responsible for approval of advertising relating to such film and tape, with the exception of advertisements on radio and television.

It is this branch which approves building plans for all theatres and drive-ins in conjunction with local authorities and inspects and licenses theatres, drive-in theatres, projectionists, film exchanges and projectors.

The Ontario Censor Board is composed of seven members who screen all films and classify them as general, adult or restricted to persons 18 and over. Last year, in the 35mm category, the board examined 857 films, 13 of which were not approved. Of the 372 films in 16mm only three were not approved.

In 1975, in an effort to clean up films shown in body rub parlors and book stores, legislation was passed to give the theatres branch jurisdiction over 8mm film and videotape. As a result, only 11 8mm films were submitted last year, a decrease from 90 the previous year. There were 27 videotapes submitted.

There were also 520 trailers, cartoons, documentaries and film shorts submitted for examination.

Employees process not only the original prints, but also copies, to eliminate American classification symbols and footage required by the board of censors for approval and to stamp films. In addition to the 1,787 original films processed, there were 8,736 copies for a total of 10,523.

Over six thousand items of advertising were also submitted to the branch for examination.

The safety of theatres is a prime concern of the branch. In spite of the restraints program, the inspectors last year increased visits to 35mm theatres from three calls per theatre to 3.8. Inspections of all operations totalled 2,041.

Should inspectors find an unsafe condition in a theatre, they may issue a work order detailing items to be improved. Warnings may be issued to theatres which are below an acceptable standard. Last year, 142 work orders covering 396 items were issued.

In March, Ontario attended the tenth interprovincial conference of film classifiers and censors. First steps were taken toward standardizing the film classification system, especially in the general and restricted categories. The provinces agreed that a four-category system would be a more accurate method of film classification.

## Outlook for 1978-79

The film classification system currently in use in Ontario is under review. The theatres branch is studying a four-category system which would include a category to admit persons over 14 if accompanied by an adult.

The ministry is also reviewing the roles of inspectors to determine whether consolidation with other areas could result in greater efficiency while maintaining the high safety standards set by the branch.



# Registrar-General Program

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Registrar-General. . . . . 30

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# Office of the Registrar-General

Under the provisions of The Vital Statistics Act, the minister of consumer and commercial relations is the registrar-general of Ontario. It is this office which provides for the collection, amendments, systematic filing, preservation and safeguarding of all documentary evidence of vital events in the province. It provides proof of the facts of a vital event in a legally-acceptable form and administers the provisions of The Marriage Act and The Vital Statistics Act.

Last year, the registrar-general's office issued over half a million certificates of births, deaths and marriages. This was an increase of four per cent over the past year, and 48 per cent more than were issued in 1973.

Although the workload has increased significantly, there has been no increase in staff since 1969 and the greater volume has been handled as a result of refined procedures and increased efficiency.

There are no regional offices of the registrar-general. Registrations of births, deaths, and still births are first collected by municipal clerks who provide local service without cost to the ministry.

To provide better service for consumers, a system of recorded telephone messages was established last year. This way, after office hours and on weekends, people can obtain basic information about certificates and procedures.

Each year, a substantial number of hapless would-be grooms neglect to obtain a wedding licence before the mandatory three-day waiting period. To avoid last minute plans going awry, the office has a weekend telephone service so that in such cases the waiting period may be waived.

During the past fiscal year also, The Marriage Act was revised to prohibit marriages under the age of 16, eliminate a 15-day residency period required in establishing permanent residency and as a result eliminate the non-residency fee and increase the fee for marriage licences to \$20. The new Act is scheduled to come into effect August 1, 1978.

Amendments to The Vital Statistics Act were also introduced which would allow hyphenated surnames of children to be a combination of the parents' surnames. At present, the father's surname must come first. The amendment would also allow the designation of sex on birth certificates of transsexuals to be changed.

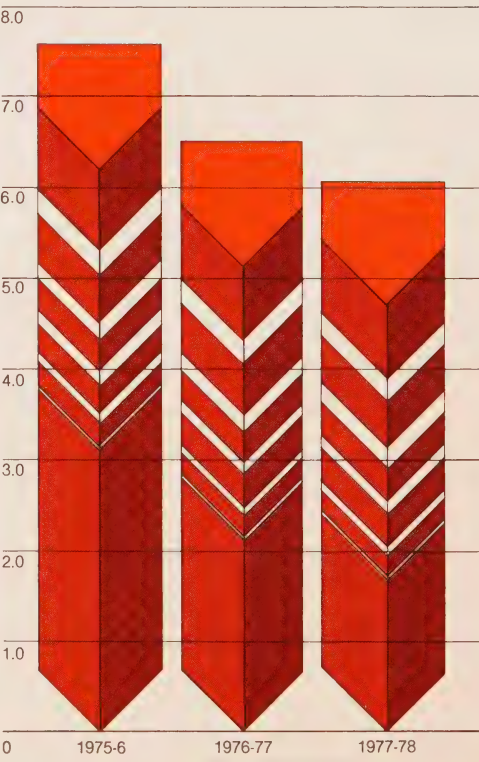
## Outlook for 1978-79

Trends for the coming year include a larger number of genealogical searches by those wishing to know more about family background. More people too, are requesting birth certificates as these are increasingly required for passports, social insurance numbers and other forms of identification.

To keep pace with the demand, the registrar-general's office is studying the feasibility of computerized record-keeping. It is hoped that even greater efficiency will be the result as manual procedures decrease. In the same vein, word processors will be installed in the coming year to decrease the amount of time spent on each of the 150,000 letters that the office sends out every year.

## Registrar General — Service Level

Number of working days to issue a Birth Certificate



# Rent Review Program

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# Residential Premises Rent Review Board

The Residential Premises Rent Review Board was established in order to enable landlords or tenants to appeal an order by a rent review officer. Appeals may be made within 21 days of the order.

The board comprises a chairman, a vice-chairman, and 45 members, two of whom hear each appeal. Members are chosen regionally from all areas of Ontario so that appeals may be held locally.

Last year, the board received 2,741 tenant and 8,054 landlord applications, held 870 hearings and issued 6,913 orders.

Because of the decrease in volume of applications to the rent review program, there was also a decrease in the workload of the board (down 45 per cent from the previous year). This resulted in a decrease in support staff.

During 1977-78, The Residential Premises Rent Review Act was amended to permit the board to reconsider its own decisions. This amendment was implemented on 14 occasions. An extension of the time limit for filing appeals (from 15 to 21 days) was also provided. In addition, the amendment allowed parties absent at a rent review hearing to request permission to appeal. As a result, 200 individuals applied for appeal.

## Outlook for 1978-79

The outlook for The Residential Premises Rent Review Board is dependent in the long term upon the legislation to be introduced during the fall of 1978. The continued existence of or composition of this type of appeal mechanism is under review by the ministry and the general government committee studying the green paper on "Policy options for continuing tenant protection".

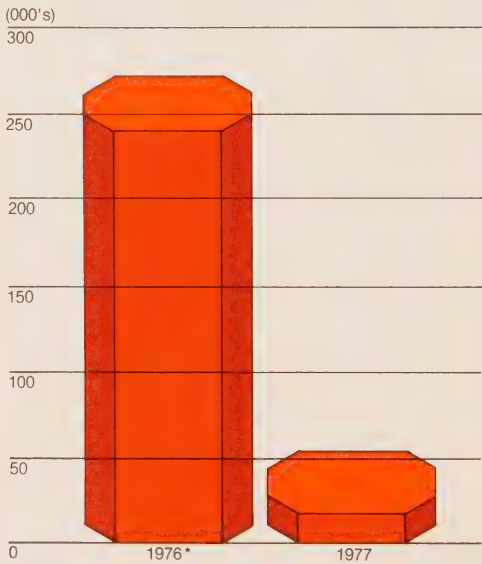
# Residential Premises Rent Review Program

The program was established in 1975 under The Residential Premises Rent Review Act to provide a mechanism whereby landlords and tenants may apply for a review and a determination of rents for premises to which the Act applies. By setting up offices throughout the province, the program has ensured that tenants in all areas who feel their rents have increased excessively may be heard, as may landlords who feel that an increase in their costs requires a larger rent increase than that provided by the guideline.

Part of the function of the program is the dissemination of information about the legislation so that the public may understand their rights under the Act. Information officers in each office provide advice to landlords and tenants on request.

On April 29, 1977, amendments to the legislation were passed which included a stipulation that only one rent increase be allowed per 12 month period. The amendments also required that landlords provide tenants with written reasons for rent increases and that the guideline limit for rent increases be tied to the anti-inflation board guidelines for wage increases.

Applications to the Rent Review Program



\*Note: The first year of operation covered 17 months because of retroactivity of legislation.



Also during the year, the program contributed to the federal anti-inflation program by maintaining rent increases at the level demanded by cost increases.

Rent review hearings provided informal forums where issues of concern between landlords and tenants were clarified. By providing a means of exchanging ideas and listening to problems, the relationships between landlord and tenant were often eased.

In response to a lower volume of demand by the public, staff level was reduced and the internal structure was reorganized to meet the needs of the public.

During the fiscal year 1977-78, an interministerial committee comprising representatives from the ministry of housing and the attorney-general in addition to those from this ministry, produced a green paper detailing options available to the government when the present rent review system terminates at the end of December, 1978. Called "Policy options for continuing tenant protection" the green paper was distributed to landlords and tenants throughout the province and comment was invited on rent increases and other aspects of landlord/tenant relationships.

At that time, the minister announced in the legislature that public hearings would be held to allow full discussion of all aspects of the paper.

In March, 1978, the legislature referred the green paper to a general government committee for consideration.

Nearly 60,000 applications from landlords and tenants were received last year, resulting in 4,898 hearings. Of these, 3,392 (involving over 44,000 units) were for rental determination, while the others involved rebates, nullifications, jurisdiction and discontinuance of services.

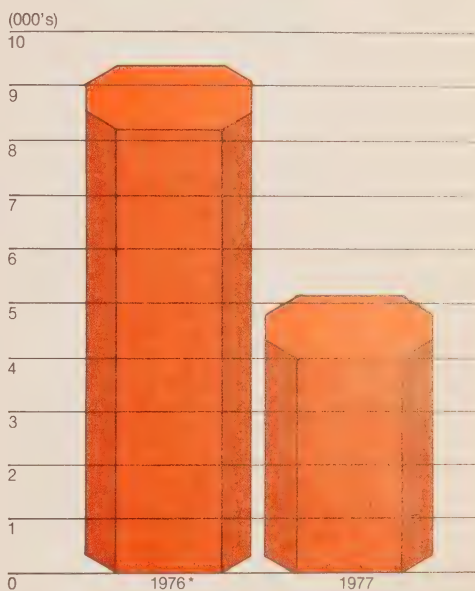
In hearings for rental determination, landlords requested an average increase of 16.7 per cent to \$249 per month and were granted an average increase of 11.3 per cent to \$237 per month.

#### Outlook for 1978-79

Public hearings to discuss the policy options green paper are scheduled for spring of 1978, after which the all-party legislative committee will make recommendations to Cabinet.

Legislation is scheduled for introduction during the fall session of the legislature. It is expected that this legislation will be much broader in scope to deal with not only rent increases but other landlord and tenant issues as well.

Hearings held by the Rent Review Program



\*Note: The first year of operation covered 17 months because of retroactivity of legislation.



# Technical Standards Program

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# Technical Standards Division

The technical standards division is responsible for setting design standards for equipment and machinery which may affect public safety, and for carrying out inspections to ensure that safety standards are met.

The 236 employees of the division work to minimize the risk of loss of life, bodily injury and property damage from the operation of power plants and hoisting devices; from the design, manufacture, installation, operation and maintenance of boilers, pressure vessels and elevating devices; from the transmission, distribution and utilization of fuels and the transportation, bulk storage and handling of gasoline; or from the design and construction of buildings.

Minimizing the risk of injury to health and economic loss from the use of undesirable products in padding and filling upholstered and stuffed articles is also the responsibility of the division.

As a result of recommendations by the committee on government productivity, the technical standards division became part of the ministry of consumer and commercial relations in 1972. Previously part of the safety and technical services division of the ministry of labour, the division now comprises six branches: building code, elevating devices, energy safety, operating engineers, pressure vessels and upholstered and stuffed articles.

The building code branch implemented the Ontario Building Code in 1975 and serves to advise architects, building officials and others about matters pertaining to building standards in Ontario. Through the Building

Code Commission and the Building Materials Evaluation Commission, industry may appeal decisions and apply to have new materials evaluated.

The branch works closely with industry associations and other government agencies. Last year the branch participated in a study of cost effectiveness of smoke control measures for high rise apartment buildings. Recommendations of that study will be used to determine the need for code amendments. In addition, the branch assisted HUDAC in the development of the new homes warranty program.

Last year also, the branch was involved with preparation of comments about the federal energy conservation program.

The elevating devices branch licenses and inspects more than 23,000 elevators and other people-moving devices in the province. Last year they conducted over 33,000 inspections, an increase of four per cent over the previous year.

One of the major projects of the branch has been to initiate the development of new standards for platform lifts, including those especially designed for the handicapped.

The energy safety branch is concerned with the safe storage, transmission and use of fuels, whether they are for industrial use or those used directly by the consumer. To that end, the branch tries to inform all those in the industry about safe handling regulations and to ensure that consumers using volatile fuels are aware of the potential dangers and how to avoid them.

During the fiscal year 1977-78, the branch improved a program requiring industry to file and maintain records of work and inspection procedures. Staff also assisted industry in the establishment of an efficiency course for oil burner mechanics at community colleges.



The operating engineers branch is responsible for examination and certification of all operating engineers in the province. Operating engineers are classified as stationary engineers, (fourth, third, second or first class), provisional stationary engineers, (fourth, third or second class), and hoisting operators.

The Boilers and Pressure Vessels Act provides for the registration of all boilers and compressors which constitute a power plant. The pressure vessels branch is responsible for the safe operation of pressure vessel installations, under the authority of the Act.

During the past year, the branch initiated, encouraged and assisted manufacturers in the development of quality assurance programs in their plants. In addition, the branch initiated a pilot program to simplify the testing of welders in the installation field.

The upholstered and stuffed articles branch regulates all types of filling materials used in manufactured articles which are sold in Ontario. All manufacturers selling stuffed articles in the province must register with the branch and affix content disclosure labels to their products. There are currently 2,700 manufacturers registered.

Mainly through the efforts of the branch, provincial reciprocity in the registration of manufacturers and standardization of product labelling has recently been established.

#### **Outlook for 1978-79**

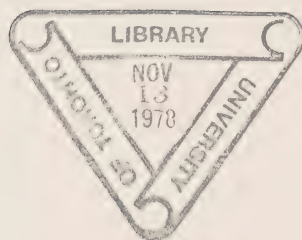
The technical standards division is continuing efforts toward self-regulation by industry through such efforts as transferring responsibility for inspection of boilers. Discussions are now progressing and positive results are expected next year.

In addition, the commission of inquiry on aluminum wiring, set up by former minister Sidney Handleman in April, 1977, will present its report to the minister during the fiscal year.

To clarify the responsibilities of the energy safety branch and to eliminate confusion with the ministry of energy, the name of the energy safety branch will be changed to the fuels safety branch during the year.

The operating engineers branch will consolidate with the pressure vessels branch to increase efficiency. The branch will become the pressure vessels safety branch.

For the past several years, the division has, as the result of an agreement with the federal department of labour, assumed responsibility for inspections in federally-owned buildings and those designated public service premises. The agreement will terminate in February, 1979, and responsibility for these inspections will revert to the federal government.











Ontario

Ministry of  
Consumer and  
Commercial  
Relations

# Annual Report

Government  
Publication

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of the

## Ministry of Consumer and Commercial Relations

for the year ending March 1979



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Ministry of Consumer and Commercial Relations  
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555 Yonge Street,  
Toronto, Ontario  
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## Message from the Minister

Bringing government to the people has been one of my major concerns since I became Minister of Consumer and Commercial Relations last year.

Our legislative record stands on its own. One comprehensive piece of legislation to govern landlord and tenant relations was introduced in 1979-80. The new securities legislation we ushered through provides investor protection unparalleled by any other jurisdiction.

But legislation must do more than respond to current problems. It must also meet the taxpayers' need to have ready access to the services we are providing and to know how their tax dollars are being spent.

When we drafted The Residential Tenancies Act we didn't merely patch pieces of rent review legislation onto The Landlord and Tenant Act. We took a broad look at the issue to make sure all related matters, such as financial disputes handled by small claims court, were covered. We also concluded that a network of regional offices was necessary to ensure that all Ontarians have the opportunity to understand their rights and responsibilities as a landlord or tenant.

Easy public access was also provided when the Aluminum Wiring Resource Centre was set up in response to the report of the commission of inquiry on aluminum wiring. By making one toll-free phone call, anyone in the province was able to receive advice and information on aluminum wiring and to arrange for an inspection by Ontario Hydro.

To help communities understand our policies, staff from the Liquor Licence Board visited municipal councils to explain the representation procedures for prospective licensees.

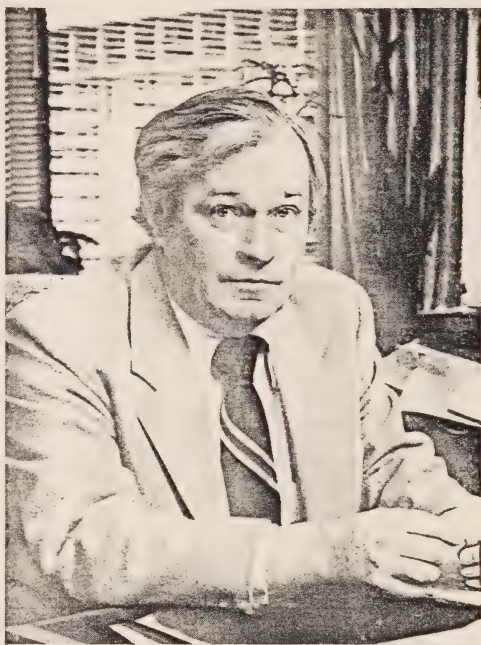
At our Consumer Information Centre, where collect calls from anywhere in the province are accepted, almost 45,000 questions ranging from how to save on grocery bills to how to find a reputable car repair shop were answered.

The Centre's education staff also ran workshops for staff in community information centres and began working on a pilot project for Cornwall to provide consumer advice to public health nurses, social workers and others dealing with disadvantaged consumers.

As part of our continuing effort to deliver services locally, students hired under an Experience '78 grant charted consumer concerns in various centres.

But our efforts at improving access to government have not been limited to consumers. Even at the Consumer Information Centre one of the most frequently asked questions is "How do I start my own business?"

We had business interests in mind when we introduced legislation to give incorporators the responsibility for corporate name searches and articles of incorporation. This one-stop approach to incorpora-



tion not only unravels red tape but cuts incorporation time from 14 days to less than an hour.

The activities of 1978-79 also attested to the effectiveness of our regulatory reform efforts. The success of the new home warranties program and the Ontario Share and Deposit Insurance Corporation, a non-profit organization to monitor credit unions, demonstrates how industry groups can supervise their own activities without undermining consumer protection.

Voluntary agreement by business to new guidelines for energy conservation measures in new home construction and plans for more self-regulation in the insurance industry will reinforce this philosophy this year.

This annual report is another example of how we're trying to bring government to the people. Just like any public corporation, we are accountable to our shareholders, the taxpayers of Ontario, to explain how we've spent their investment and what we've accomplished.

Frank Drea  
Minister of Consumer and  
Commercial Relations





## Message from the Deputy Minister

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Running a ministry with responsibilities as diverse as birth certificates and building codes is not a one-man job. Our accomplishments in 1978-79, from the crack-down on car repair rip-offs to computerization of many of our operations, were made possible by the dedication of the more than 2,000 people working here and the thousands more working for the LCBO which reports to the Legislature through this ministry.

Of particular importance were the many hours staff spent developing ways of untangling red tape and improving customer service.

Our employees' efforts affect every person in Ontario. The documents maintained in the land registry offices are essential to orderly real estate transactions. The Technical Standards Division promotes public safety. Thousands are able to keep track of the businesses they deal with by searching the records in our Companies Division. Movie choices are influenced by the classifications given by our Theatres Branch. And consumers saved millions of dollars through our enforcement activities and information campaigns.

We also demonstrated that the different ministries in the Ontario Government can work as a team. The Ministries of Housing and the Attorney-General worked in close co-operation with our Ministry in the development of the new Residential Tenancies Act.

We also amended the Ministry of Consumer and Commercial Relations Act to extend the jurisdiction of the Commercial Registration Appeal Tribunal to allow other ministries to use this mechanism.

As part of our consolidation program, we brought field offices of various divisions under the same roof to make better use of office space and support staff and provide a more unified approach to regional services. A list of regional inspectors has been drawn up so that they can be called on to assist other divisions in inspections in their area.

Many of our Toronto offices have been moved to the area we call 'Consumer Corner' at Yonge and Wellesley Streets. In addition, several branches were reorganized to provide more efficient service.

As well as increasing the use of more efficient word processing machines, we also laid the groundwork for computer systems which will eventually handle documents relating to more than 60 years' records of births, deaths, marriages and other vital statistics. In this way, while keeping a tight rein on spending, we hope to meet increased service demands.

Long-range planning has also enabled us to deliver services more efficiently. By re-examining our commitments to make sure they represent a worthwhile investment and by periodically evaluating the effectiveness of our operations, we expect to make great progress on our first priority — productivity improvement.

To achieve our second goal, increased consumer protection and service, we have launched a selective enforcement program in which we concentrate on particular problem areas such as our campaign against car repair rip-offs. We have also developed a Ministry-wide communications program to promote public awareness and access to services in these areas and improve customer service, with more emphasis on local concerns.

Tangible regulatory reform is a result of our continued negotiations toward industrial self-regulation, improved standard-setting and quality control by private enterprise and educating the consumer so that some regulations may become unnecessary.

We will be developing longer-range plans and resource forecasts and improving interministerial co-operation. Programs will be scrutinized thoroughly to improve the planning and decision-making process.

Because the success of any ministry ultimately depends on the strength of the staff, improving human resource management is another priority. By developing a personnel strategic plan including better manpower forecasts as well as recruitment, training and appraisal policies, our staff will become even better equipped to handle the challenges of the years to come.

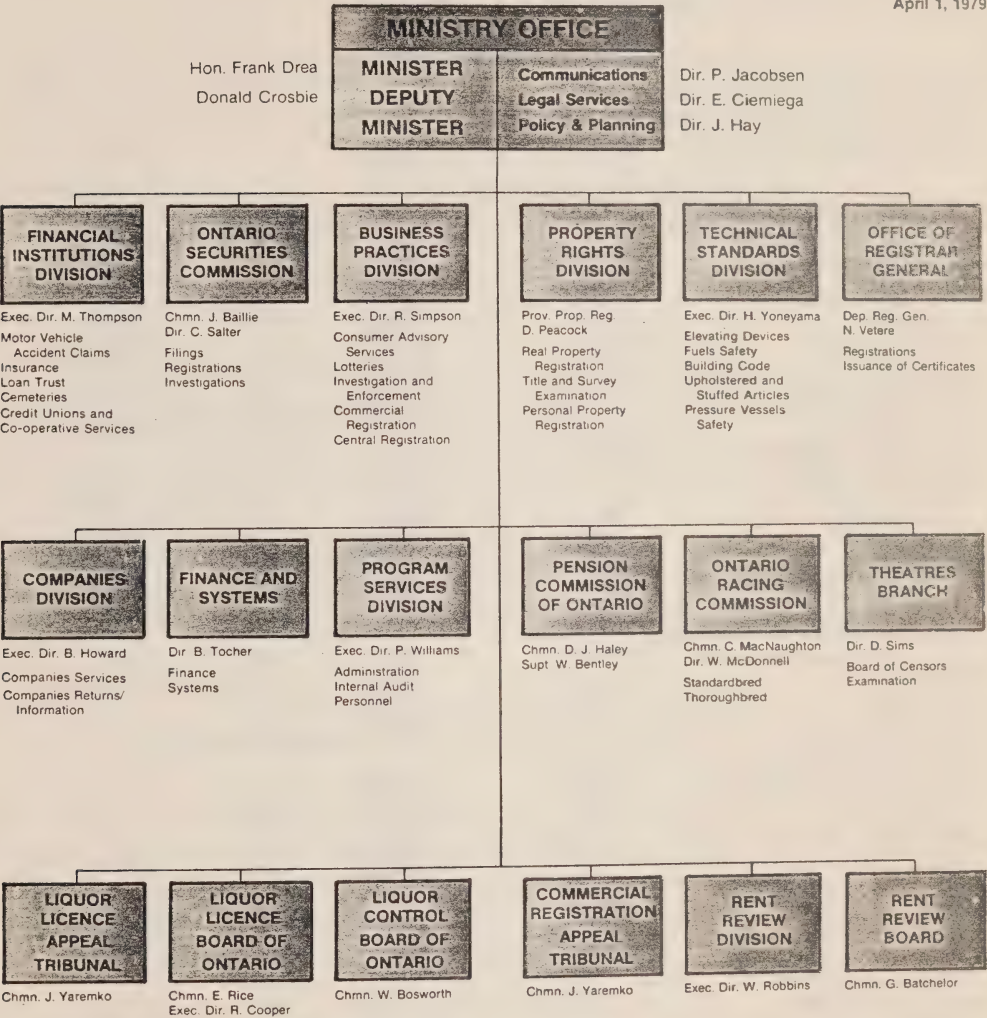


D. A. Crosbie  
Deputy Minister



# Organizational Chart of Ministry

April 1, 1979



# Statement of Revenue For Ministry of Consumer and Commercial Relations

For the year ended March 31, 1979  
(with comparative figures for 1978)

	1978-79		1977-78	
	\$	%	\$	%
<b>Ministry Administration Program</b>	<b>80,207</b>	<b>0.04</b>	<b>244,094</b>	<b>0.2</b>
<b>Commercial Standards Program</b>				
Securities Commission	784,871	0.5	657,564	0.4
Pension Plans	561,214	0.3	351,444	0.2
Financial Institutions	1,079,637	0.6	864,511	0.6
Companies	6,110,128	3.6	4,962,574	3.4
Business Practices	1,174,184	0.7	1,173,786	0.8
Sub-Total	9,710,034	5.7	8,009,879	5.5
Motor Vehicle Accident Claims Fund	17,519,267	10.4	17,531,179	12.0
Security Bond Forfeitures	441,419	.3	232,000	0.2
<b>Total</b>	<b>27,670,720</b>	<b>16.4</b>	<b>25,773,058</b>	<b>17.6</b>
<b>Technical Standards Program</b>				
Operating Engineers	184,305	0.1	164,687	0.1
Pressure Vessels	756,117	0.4	813,061	0.6
Elevating Devices	1,279,751	0.8	1,332,131	0.9
Energy Safety	675,365	0.4	559,048	0.4
Building Code	800	0.0	—	—
Upholstered and Stuffed Articles	106,951	0.1	102,416	0.1
<b>Total</b>	<b>3,003,289</b>	<b>1.8</b>	<b>2,971,343</b>	<b>2.0</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	647,453	0.4	464,228	0.3
Theatres	474,752	0.3	429,931	0.3
Lotteries	283,922	0.2	173,748	0.1
<b>Total</b>	<b>1,406,127</b>	<b>0.9</b>	<b>1,067,907</b>	<b>0.7</b>
<b>Property Rights Program</b>				
Regional Property Registration	17,314,021	10.2	17,222,625	11.8
Personal Property Registration	4,040,782	2.4	3,573,169	2.4
Sub-Total	21,354,803	12.6	20,795,794	14.2
P.P.S.R. Assurance Fund	332,691	0.2	279,499	0.2
<b>Total</b>	<b>21,687,494</b>	<b>12.8</b>	<b>21,075,293</b>	<b>14.4</b>
<b>Registrar General Program</b>				
Registrar General	2,519,960	1.5	2,252,733	1.5
<b>Total</b>	<b>2,519,960</b>	<b>1.5</b>	<b>2,252,733</b>	<b>1.5</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	112,475,782	66.6	93,100,121	63.6
<b>Total</b>	<b>112,475,782</b>	<b>66.6</b>	<b>93,100,121</b>	<b>63.6</b>
<b>Ministry Total Revenue</b>	<b>\$168,843,579</b>	<b>100.0%</b>	<b>\$146,484,549</b>	<b>100.0%</b>



# Statement of Expenditures for Ministry of Consumer and Commercial Relations

For the year ended March 31, 1979  
(with comparative figures for 1978)

	1978-79		1977-78	
	\$	%	\$	%
<b>Ministry Administration Program</b>	4,584,325	5.5	3,802,234	4.8
<b>Commercial Standards Program</b>				
Securities Commission	2,302,835	2.8	2,054,978	2.6
Pension Plans	481,103	.6	395,252	.5
Financial Institutions	2,651,755	3.2	2,431,103	3.1
Motor Vehicle Accident Claims	3,152,195	3.8	3,045,191	3.9
Companies	1,882,676	2.3	1,853,273	2.4
Business Practices	3,196,870	3.9	2,910,433	3.7
Commercial Registration Appeal Tribunal	137,736	.2	128,522	.2
Sub-Total	13,805,170	16.8	12,818,752	16.3
Payments from Motor Vehicle Accident Claim Fund	15,941,757	19.3	15,092,274	19.2
Security Bond Forfeitures	301,319	.3	179,300	.2
<b>Total</b>	<b>30,048,246</b>	<b>36.4</b>	<b>28,090,326</b>	<b>35.7</b>
<b>Technical Standards Program</b>				
Program Administration	205,156	.2	168,425	.2
Operating Engineers	334,012	.4	337,028	.4
Pressure Vessels	1,550,906	1.9	1,485,299	1.9
Elevating Devices	1,602,574	1.9	1,448,734	1.8
Energy Safety	1,710,707	2.1	1,593,936	2.0
Building Code	511,453	.6	403,219	.5
Upholstered and Stuffed Articles	194,873	.2	174,444	.2
Sub-Total	6,109,681	7.3	5,611,085	7.1
Deposit of Trust Accounts, The				
Financial Administration Act	50,000	.1	—	—
<b>Total</b>	<b>6,159,681</b>	<b>7.4</b>	<b>5,611,085</b>	<b>7.1</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	7,452,689	9.0	7,012,404	9.0
Theatres	497,250	.6	410,560	.5
Lotteries	148,850	.2	138,618	.2
<b>Total</b>	<b>8,098,789</b>	<b>9.8</b>	<b>7,561,582</b>	<b>9.6</b>
<b>Property Rights</b>				
Program Administration	346,781	.4	400,914	.5
Regional Property Registration	14,234,497	17.2	13,288,868	16.9
Legal and Survey Standards	1,512,256	1.8	1,403,665	1.8
Personal Property Registration	3,544,720	4.3	3,208,847	4.1
Crown Contributions re Judges' Plans	—	—	—	—
<b>Total</b>	<b>19,638,254</b>	<b>23.7</b>	<b>18,302,294</b>	<b>23.3</b>
<b>Registrar General Program</b>				
Registrar General	2,923,286	3.5	2,644,254	3.4
Vital Statistics Act	495	0.0	422	0.0
<b>Total</b>	<b>2,923,781</b>	<b>3.5</b>	<b>2,644,676</b>	<b>3.4</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	6,470,285	7.8	6,153,541	7.8
Liquor Licence Appeal Tribunal	123,447	.2	108,473	.1
<b>Total</b>	<b>6,593,732</b>	<b>8.0</b>	<b>6,262,014</b>	<b>8.0</b>
<b>Rent Review Program</b>				
Rent Review Board	555,637	.7	805,524	1.0
Administration	908,796	1.1	1,224,049	1.5
Operations	3,221,240	3.9	4,349,137	5.5
<b>Total</b>	<b>4,685,673</b>	<b>5.7</b>	<b>6,378,710</b>	<b>8.1</b>
<b>Ministry Total Expenditures</b>	<b>\$82,732,481</b>	<b>100.0%</b>	<b>\$78,652,921</b>	<b>100.0%</b>

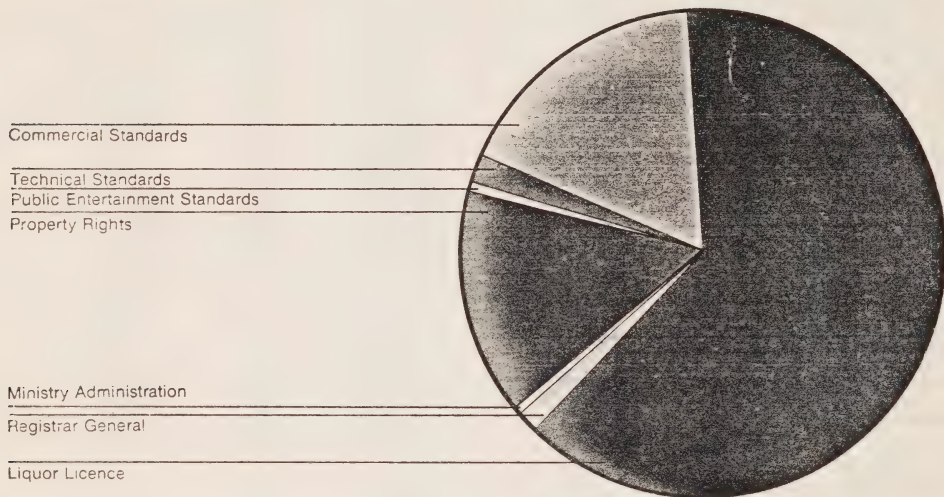
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## 1978 - 79 Revenues and Expenditures

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### Revenues

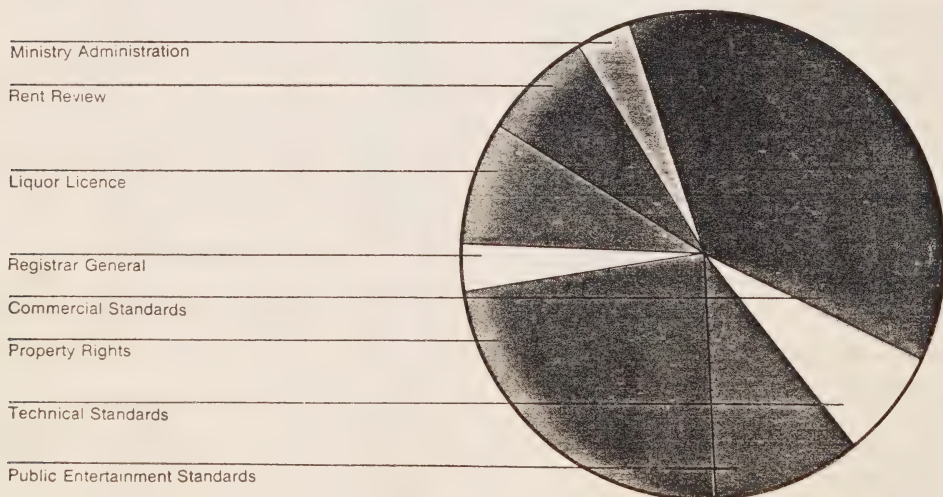
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### Expenditures

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# Legislation Administered by the Ministry of Consumer and Commercial Relations

- 
- The Apportionment Act
  - The Assignment and Preferences Act
  - The Bailiffs Act
  - The Bills of Sale Act
  - The Boilers and Pressure Vessels Act
  - The Boundaries Act
  - The Bread Sales Act
  - The Building Code Act, 1974
  - The Business Corporations Act
  - The Business Practices Act, 1974
  - The Cemeteries Act
  - The Certification of Titles Act
  - The Collection Agencies Act
  - The Commodity Futures Act, 1977
  - The Condominium Act, 1978
  - The Construction Hoists Act
  - The Consumer Protection Act
  - The Consumer Protection Bureau Act
  - The Consumer Reporting Act, 1973
  - The Co-operative Corporations Act, 1973
  - The Corporation Securities Registration Act
  - The Corporations Act
  - The Corporations Information Act, 1976
  - The Credit Unions and Caisses Populaires Act, 1976
  - The Debt Collectors Act
  - The Deposits Regulation Act
  - The Discriminatory Business Practices Act, 1978
  - The Egress from Public Buildings Act
  - The Elevators and Lifts Act
  - The Energy Act, 1971
  - The Factors Act
  - The Gasoline Handling Act
  - The Guarantee Companies Securities Act
  - The Insurance Act
  - The Investment Contracts Act
  - The Land Titles Act
  - The Limited Partnerships Act
  - The Liquor Control Act, 1975
  - The Liquor Licence Act, 1975
  - The Loan and Trust Corporations Act
  - The Marine Insurance Act
  - The Marriage Act
  - The Ministry of Consumer and Commercial Relations Act
  - The Mortgage Brokers Act
  - The Mortmain and Charitable Uses Act
  - The Motor Vehicle Accident Claims Act
  - The Motor Vehicle Dealers Act
  - The Ontario Credit Union League Limited Act, 1972
  - The Ontario Deposit Insurance Corporation Act
  - The Ontario New Homes Warranties Plan Act, 1976
  - The Operating Engineers Act
  - The Paperback and Periodical Distributors Act, 1971
  - The Partnerships Registration Act
  - The Pension Benefits Act
  - The Personal Property Security Act
  - The Petroleum Products Price Freeze Act, 1975
  - The Prearranged Funeral Services Act
  - The Prepaid Hospital and Medical Services Act
  - The Pyramidic Sales Repeal Act
  - The Racing Commission Act
  - The Real Estate and Business Brokers Act
  - The Registry Act
  - The Residential Premises Rent Review Act
  - The Securities Act
  - The Theatres Act
  - The Toronto Stock Exchange Act
  - The Travel Industry Act, 1974
  - The Unclaimed Articles Act
  - The Upholstered and Stuffed Articles Act
  - The Vital Statistics Act
  - The Wine Content Act, 1976

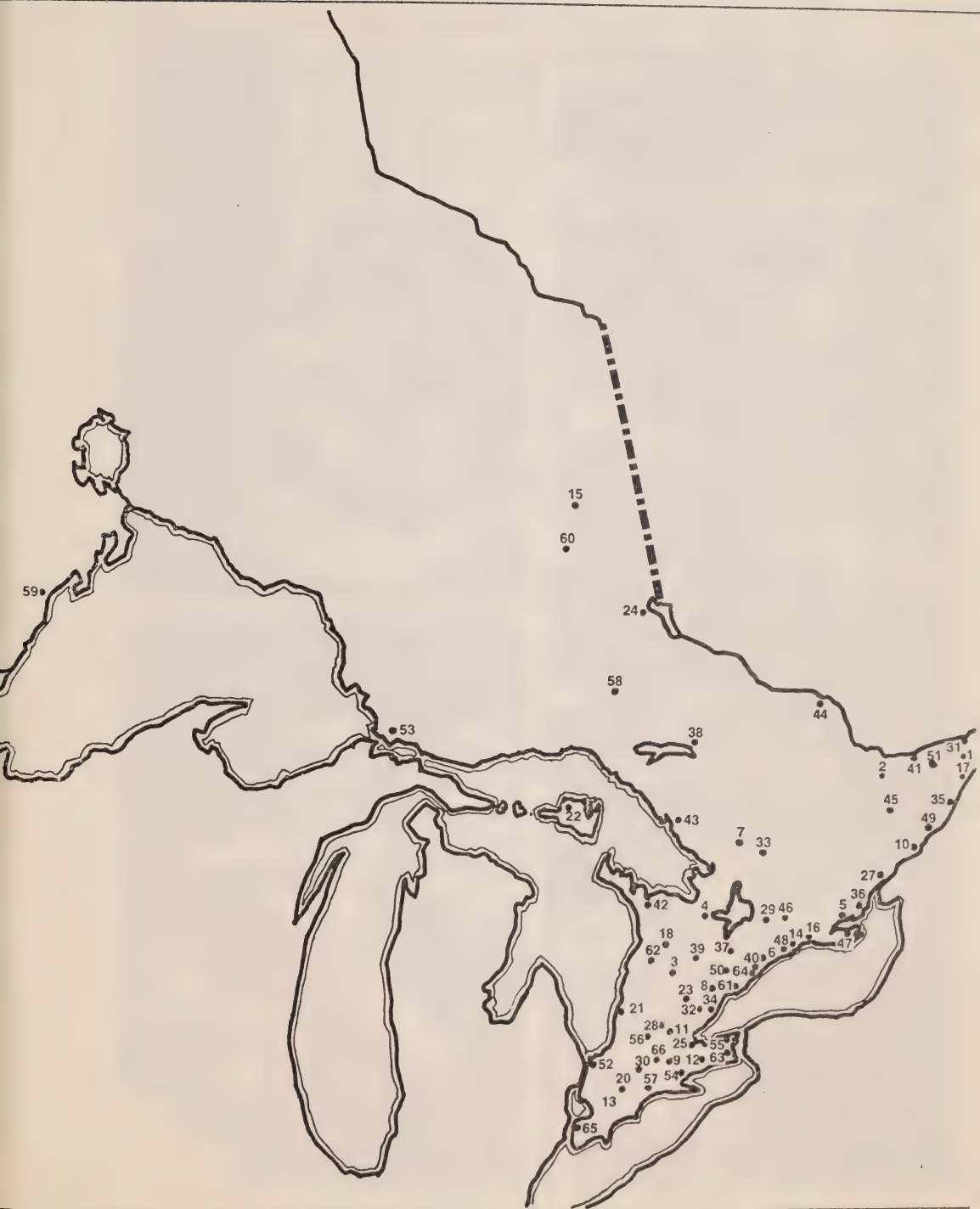
# Map of Regional Offices

	Land Registry Offices	Personal Property Security Registration	Credit Union Branches	Rent Review Offices	Consumer Service Bureaux	Technical Standards Division Offices
1 Alexandria	•					
2 Almonte	•					
3 Arthur	•					
4 Barrie	•	•		•		
5 Belleville	•	•		*		
6 Bowmanville	•					
7 Bracebridge	•	•				
8 Brampton	•	•				
9 Brantford	•			*		
10 Brockville	•					
11 Cambridge	•					
12 Cayuga	•	•				
13 Chatham	•	•				
14 Cobourg	•	•				
15 Cochrane	•	•				
16 Colbourne	•					
17 Cornwall	•	•		*		
18 Durham	•					
19 Fort Frances	•	•				
20 Glencoe	•					
21 Goderich	•	•				
22 Gore Bay	•	•				
23 Guelph	•	•				
24 Haileybury	•	•				
25 Hamilton	•	•	•	•	•	•
26 Kenora	•	•		*		
27 Kingston	•	•				•
28 Kitchener	•	•	*			•
29 Lindsay	•	•				
30 London	•	•	•	•	•	•
31 L'Orignal	•	•				
32 Milton	•	•				
33 Minden	•					
34 Mississauga				•		
35 Morrisburg	•					
36 Napanee	•	•				
37 Newmarket	•	•				
38 North Bay	•	•		•		
39 Orangeville	•	•				
40 Oshawa	•			*		
41 Ottawa	•	•	•	•	•	
42 Owen Sound	•	•		•		
43 Parry Sound	•	•				
44 Pembroke	•	•		*		
45 Perth	•	•				
46 Peterborough	•	•	•	•	•	
47 Picton	•	•				
48 Port Hope	•					
49 Prescott	•					
50 Richmond Hill				*		
51 Russell	•					
52 Sarnia	•	•				
53 Sault Ste. Marie	•	•		*	•	
54 Simcoe	•	•				
55 St. Catharines	•	•		•		
56 Stratford	•	•				
57 St. Thomas	•	•				
58 Sudbury	•	•	*	•	•	•
59 Thunder Bay	•	•	•	•	•	•
60 Timmins				•		
61 Toronto	•	•	•	•	•	•
62 Walkerton	•	•				
63 Welland	•	•				
64 Whitby	•	•				
65 Windsor	•	•	*	•	•	•
66 Woodstock	•	•				



\* Offices closed in 1978-79









# Commercial Standards Program

## Business Practices Division

In 1978-79 consumers recovered close to \$1.5 million they had lost in unethical deals thanks to the roughly 130 staff in the Business Practices Division.

As well as continuing the crackdown on unscrupulous dance studio operators and home repair contractors, the Division took aim at suspected abuses in the car repair business by laying charges where there was evidence of unnecessary transmission repairs and odometer rollbacks.

By reorganizing the Division according to function rather than legislative responsibility, better public service was provided.

Before December 1978, registrations, complaints and inspections about real estate, business and mortgage brokers, collection agencies, private bailiffs, paper-back and periodical distributors, travel agents and wholesalers and motor vehicle dealers were handled by the registrars responsible for the relevant Act.

In 1978-79, as part of the Ministry's consolidation program, the Central Registration Section took over registrations, the Consumer Services Bureaus began handling all consumer complaints, and a compliance section was included in the Commercial Registration Branch for inspections.

General consumer matters are taken care of by the Investigation and Enforcement Branch and the Consumer Services Bureaus. These include problems under The Business Practices Act which prohibits false, misleading or unconscionable representations, and The Consumer Protection Act, which sets ground rules for door-to-door sales, contract terms and other transactions.

Consolidation also affected the regional offices, with the consumer services officers and the safety officers of the Technical Standards Division sharing support staff and office space in Windsor.

The Consumer Services Bureaus, also in Peterborough, Sault Ste. Marie, Sudbury, Thunder Bay, Hamilton, London, Ottawa and Toronto, processed 15,914 consumer complaints last year.

Approximately two-thirds of these complaints fell directly under Ministry legislation, with The Business Practices Act accounting for 48.3 per cent of these. The Motor Vehicle Dealers Act accounted for 21.4 per cent and The Consumer Protection Act accounted for 17.7 per cent.

Under The Business Practices Act, appliance and furniture sales and auto and home repairs were the major sources of complaint. The main complaint

causes under The Motor Vehicle Dealers Act were used car service and repairs, product quality and warranty and contract disputes. With The Consumer Protection Act, home renovation services, appliance and home furnishings repairs and contract terms led the way.

Unresolved complaints about specific businesses resulted in 112 investigations by the Investigation and Enforcement Branch, with 312 charges being laid. Sixty-six of these charges, involving the Criminal Code as well as Ministry legislation, were against 12 transmission repair shops while 12 people were charged in connection with suspected odometer tampering.

Among the companies convicted as a result of the Division's investigations was the Fred Astaire Dance Studio of Ottawa which was fined \$160,000 under The Business Practices Act. Its manager was also fined \$11,000 and sentenced to one year in jail. Details about these and other cases are found in the Division's enforcement report, available from the Ministry's Communications Services Branch, 555 Yonge St., Toronto, Ont. M7A 2H6 (416) 963-0339.

Contracts cancelled according to the provisions of The Business Practices Act and The Consumer Protection Act and refunds made by business people as a result of Ministry mediation enabled consumers to recover \$1,478,370, more than a 50 per cent increase over 1977-78.

Consumers claimed more than \$190,000 from the Travel Industry Compensation Fund, which compensates consumers for travel services they paid for but did not receive. Because the balance in the fund has surpassed its \$1.5 million ceiling, registered travel agents and wholesalers will not have to contribute to the fund in 1979-80.

The Division also made payments from the funds held in escrow for Bestline Products after The Pyramidal Sales Act was repealed in December, 1978.

The Division was busy on the legislative front, with the passage of the new Condominium Act. Resulting from recommendations made by the Ontario Residential Condominium Study Group, the legislation clarifies the rights and responsibilities of condominium owners, directors and tenants, provides a 10-day cooling off period for purchasers of new units, sets disclosure requirements and increases insurance and reserve fund requirements.

Another new piece of legislation was The Discriminatory Business Practices Act which prohibits business from discriminating on the basis of race, creed, color, nationality, ancestry, place of origin, sex or geographical location.

The Act provides for issuance and enforcement of orders of compliance and assurances of voluntary compliance. The Act also allows those discriminated against to sue for punitive or exemplary damages. Those contravening the legislation may not supply goods or services to the government or its agencies for five years.

The disclosure provisions of the Act require that the names of all persons who entered into assurances of voluntary compliance or against whom orders have been issued, be reported to the public each year. The number of complaints and the resulting mediations or actions and the number and nature of reports concerning these activities must also be disclosed. In addition, the names of all persons convicted, including the offence and penalty, must be disclosed annually.

In 1978-79 no complaints were received, no assurances of voluntary compliance nor cease-and-desist orders were issued and no charges were laid.

The Ministry received nine reports of request to bid on contracts containing clauses of a discriminatory nature. Of the nine reports, seven were relating to requests for negative statements of origin. One report related to a shipping clause and the other report related to a statement as to the nationality of the company and its shareholders. In all situations, the reporting companies either responded by deleting the clauses or refusing to submit a bid.

#### **Outlook for 1979-80**

As recommended by the Ontario Travel Industry Conference, stricter experience and financial qualifications for the registration of travel agents and wholesalers may be introduced.

Plans to introduce a standardized fee schedule will help cost-recovery efforts and eliminate price disparities among various services.

In keeping with the government's regulatory reform philosophy, responsibility for the administration of The Condominium Act will be handed over to the non-profit corporation, Condominium Ontario.

In addition to reimbursing investors from the Bestline fund, the division will also continue its initiatives against unethical practices in the auto sales and repair business.

#### **Acts administered by the Division:**

- The Bailiffs Act
- The Business Practices Act
- The Collection Agencies Act
- The Condominium Act
- The Consumer Protection Act
- The Consumer Protection Bureau Act
- The Consumer Reporting Act
- The Discriminatory Business Practices Act
- The Income Tax Discounters Act
- The Motor Vehicle Dealers Act
- The Mortgage Brokers Act
- The Paperback and Periodical Distributors Act
- The Pyramidic Sales Repeal Act
- The Real Estate and Business Brokers Act
- The Travel Industry Act

## **Commercial Registration Appeal Tribunal**

Receiving appeals of 127 Ministry decisions made this the busiest year since CRAT was set up in 1970.

Stepped-up enforcement activities of the Business Practices Division accounted for much of the 60 per cent increase for the Tribunal which reviews administrative decisions denying, refusing to renew, suspending or revoking licences granted under Ministry legislation. Cease-and-desist orders issued by the Ministry may be appealed to this Tribunal.

The largest number of applications for hearings involved the Ontario New Home Warranties Plan, run by the Housing and Urban Development Association of Canada. Of the 54 applications, 21 were withdrawn and nine were considered not valid. Sixteen were heard by the Tribunal and another eight cases are pending.

Under The Business Practices Act, 46 applications were filed, which include multiple applications made by transmission franchises. Three were withdrawn, orders were issued for five, one was heard and 37 have not yet been dealt with, including the multiple applications.

Twelve applications came under The Real Estate and Business Brokers Act of which five were withdrawn. An order was issued for one, five were heard and one is pending.

Eleven applications involved The Motor Vehicle Dealers Act, with three being withdrawn, an order issued for one, three hearings being held and four pending.

Other cases involved The Collection Agencies Act, The Travel Industry Act and The Consumer Protection Act. Another related to The Pyramidic Sales Act which was repealed in 1978-79.

Details are found in the reports of summaries of decisions issued by the Tribunal, 1 St. Clair Ave. W. Toronto, Ont. M4V 1K6

#### **Outlook for 1979-80**

Although their judicial functions remain separate, CRAT will share its office space and staff, including the chairman and registrar, with the Liquor Licence Appeal Tribunal to help cut costs.

The number of hearings is expected to continue to increase significantly because changes to The Ministry of Consumer and Commercial Relations Act now allow appeals under other ministries' legislation to be heard by the Tribunal once they pass enabling legislation. In addition, appeals under the new Condominium Act will be heard by the Tribunal.

Increases in cases involving the New Home Warranties Plan and business practices legislation should also continue.



## Companies Division

By introducing legislation handing over responsibility for corporate name searches and decisions as well as articles of incorporation to the private sector, this Division took major steps in improving productivity in 1978-79.

The amendment to The Business Corporations Act will allow the Division, which maintains records on almost 400,100 businesses operating in Ontario, to provide quick over-the-counter incorporations. Corporate name searches, to avoid company name confusion, will be conducted by private name search companies rather than the Division's staff. Incorporators will be responsible for ensuring articles of incorporation, including the proposed corporate name, meet legal requirements.

In 1978-79 staff searched 58,281 corporate names, down from 61,758 in 1977-78, held hearings on 21 of them and registered 10,547 business names, up from 8,970.

They also processed 27,283 incorporations compared with 22,159 the previous year, and registered 43,398

sole proprietorships and partnerships, an increase of 2,875 (see graph).

Other activities included incorporating 1,412 non-share corporations, registering 6,542 corporate securities, issuing 5,861 amendments to incorporation documents and 200 extra-provincial licences and dissolving close to 3,000 corporations, most for not complying with The Corporations Tax Act.

The Division handled 325,000 information searches, including requests for the names and addresses of officers and directors of businesses operating in Ontario.

Simplified fee structures were introduced in 1978-79. The two fees for incorporation and the sliding scale for extra-provincial licences were each replaced by a flat fee. This brought incorporation fees into line with those charged by the federal government.

Customer service was improved when explanations of the various forms were displayed in the public office.

As part of the consolidation program, the Co-operatives Services Branch merged with the Credit Unions Branch, part of the Financial Institutions Division.

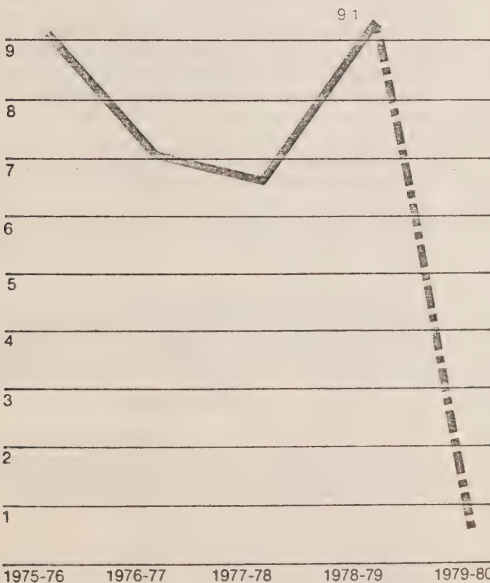
### Companies Division - Incorporations

Number of working days for incorporation

Actual

Anticipated

10



### Outlook for 1979-80

The amendments to The Business Corporations Act will permit streamlining of operations which should result in more efficient service to the public by reducing the time for over-the-counter incorporations, handled in the expanded public office, to only 30 minutes (see graph) while those sent by mail will take only one day. This should also allow the Division to reduce the number of staff from 107 to 102.

The new fees are expected to bring in an additional \$2 million.

### Acts administered by the Division:

- The Business Corporations Act
- The Corporations Information Act
- The Corporations Securities Registration Act
- The Limited Partnerships Act
- The Mortmain and Charitable Uses Act
- The Partnerships Registration Act

## Financial Institutions Division

Making sure consumers receive a fair deal from insurance as well as loan and trust companies, credit unions and other financial institutions continued to be an important activity of the 58 staff in this Division in 1978-79.

The Division secured equal treatment for Ontario drivers under Quebec's no-fault insurance plan. Previously, compensation for Ontarians involved in accidents in Quebec was reduced in proportion to their liability.

As part of its mediation role, the Division handled 2,852 consumer complaints against insurance companies and agents regarding premium increases, home valuation, high-pressure sales tactics and other matters, a drop from 3,482 the previous year.

The Division supervised 557 insurance companies compared with 536 a year earlier; 26,250 insurance agents compared with 25,500; 160 broker firms and their representatives compared with 125; and 1,060 adjusters compared with 1,050. In this way it helped ensure that insurance companies will be able to honor their financial commitments and that their employees conduct themselves in a fair and honest manner.

The Division examines, licenses and regulates insurance agents and brokers, monitors fraternal and mutual benefit societies and helps make sure those dealing in pre-paid hospital and medical contracts are financially sound.

Payments to the Motor Vehicles Accident Claims Fund, administered by this Division, dropped by \$12,000 to \$17.5 million. Claims from the fund to victims of uninsured or hit-and-run drivers rose to \$15.9 million from \$15.1 million. This left the fund with \$29,922,179 compared with \$31,496,863 in 1977-78.

The uninsured vehicle owner fee, which goes into the fund, was increased from \$100 to \$150 Jan. 1, 1979.

As part of the Ministry consolidation program, the Credit Unions Branch merged with the Co-operatives Services Branch, previously part of the Companies Division.

Because the Ontario Share and Deposit Insurance Corporation took over much of the responsibility for supervising credit unions, money was saved from simplification of branch operations and the closing of regional offices in Windsor, Kitchener and Sudbury.

At the end of 1978-79, 522 co-operatives and 1,126 credit unions with assets of \$4 billion and owned by 1.6 million people, operated in Ontario.

Discussions continued with the insurance industry to consider ways of transferring responsibility for licensing and examining insurance agents, excluding life insurance agents.

Insurance adjusters also formed a working committee to present further ideas on self-regulation to the government.

Consultations with the industry also focused on auto insurance which would base rates on the individual's driving record rather than sex or age.

### Outlook for 1979-80

Compulsory auto insurance, a major initiative this year, will eliminate uninsured vehicle owner payments to the Motor Vehicle Accident Claims Fund. Although the fund will continue to pay benefits to victims of hit-and-run drivers, victims of uninsured or out-of-province vehicle owners will be able to make claims from their own insurers.

Draft legislation to update The Loan and Trust Corporations Act, based on the recommendations of the Select Committee on Company Law, will be introduced for public comment. The bill is intended to provide a high level of consumer protection and encourage competition within the industry.

An amendment to the Act, to transfer investment provisions from the legislation to its regulations so that it can react to the revised Bank Act and other developments, will also be introduced.

An amendment to The Insurance Act allows those injured in a commercial vehicle carrying more than three passengers to be compensated by insurance companies rather than suing for damages through the courts.

Changes to The Prearranged Funeral Services Act will permit only full-time funeral establishment operators to make agreements for prearranged funeral services and require that interest earned on perpetual care trust funds be returned to the consumer.

A new Cemeteries Act, defining municipal responsibility, will be distributed for comment.

Supervision of credit unions will continue to decrease and more regional offices may be closed as OSDIC assumes a stronger role.

In addition, the relationship between driver conviction records and subsequent auto insurance claims is being studied by the Division, the Ministry of Transportation and Communications and the insurance industry.

### Acts administered by the Division:

- The Cemeteries Act
- The Co-Operatives Corporations Act
- The Credit Unions and Caisses Populaires Act
- The Guarantee Companies Securities Act
- The Insurance Act
- The Investment Contracts Act
- The Loan and Trust Corporation Act
- The Marine Insurance Act
- The Motor Vehicle Accident Claims Act
- The Ontario Credit Union League Limited Act
- The Ontario Deposit Insurance Corporation Act
- The Prearranged Funeral Services Act
- The Prepaid Hospital and Medical Services Act



## Ontario Securities Commission

Preparing for new legislation and responding to the rash of take-over bids were among the ways the 84 staff at the OSC promoted ethical conduct and efficiency in the securities marketplace in 1978-79.

The new Securities Act, which received final reading in 1978-79, helps ensure equal opportunity for minority shareholders when corporate control is bought and sold at premium prices, and timely disclosure of new developments affecting securities' values.

The Commodity Futures Act, which passed in 1978-79, sets registration requirements and related rules which will extend investor protection to this field for the first time.

Public comments on these Acts and their regulations were carefully considered to help make sure they effectively respond to the current needs of the investment community and the investing public.

The spate of take-over bids presented new legal and procedural questions for the OSC. The bids also led to the first joint hearings between provincial securities commissions when members of the OSC and the Quebec Securities Commission met to discuss issues raised by the Hudson's Bay-Simpsons take-over.

The eight members of the Commission's Tribunal also agreed a majority of minority shareholders should be better able to defend themselves against attempted squeeze-outs by majority shareholders. In addition, they established rules for public financing of tax shelter investments such as apartment buildings, oil and gas syndicates and motion pictures to make sure these are legitimate investment vehicles.

The OSC's ongoing concern with strengthening industry self-regulation led to initiatives which will allow industry groups to obtain references from applicants using the uniform application form which avoids duplication of requests from the public and the applicants.

Other activities included registering 150 securities firms, 217 branch offices and about 3,600 sales people. In addition, 40 exempt purchasers, 697 trading offers and 1,483 partners, officers and directors were registered. Several major investigations involving millions of dollars were also launched.

### Outlook for 1979-80

Regulations under the new legislation on securities and commodities to be proclaimed this fall are being drafted and published for public comment.

With the assistance of legal, accounting and investigative staff from the OSC's other branches, a Commodity Futures Branch is being set up to administer The Commodity Futures Act. Prospective registrants under The Commodity Futures Act are being pre-

screened so that unnecessary delays can be avoided once the new Act goes into effect.

In response to changing market conditions, amendments to The Securities Act are also being introduced allowing shareholders more time to consider competing take-over bids and the Tribunal to hold joint hearings as well as clarifying the rules on insider trading.

### Acts administered by the OSC:

The Commodity Futures Act  
The Deposits Regulation Act  
The Securities Act  
The Toronto Stock Exchange Act

## Pension Commission of Ontario

Safeguarding the future income of more than 1.1 million Ontarians and their spouses kept the 21 staff at the Pension Commission of Ontario busy last year.

Established in 1963, the Commission sets ground rules for private pension plans to make sure that they are adequately funded, safely invested and paid out properly.

This required staff to register 335 new plans covering nearly 27,000 people, a jump from 290 new plans covering 16,000 people the previous year. During the past fiscal year, 370 plans covering 8,000 members were terminated, compared with 412 plans covering 6,900 members a year earlier.

This brought the total number of plans supervised by the Commission to 7,650. About 8,830 annual returns for these plans, with an average membership of 147, were examined and nearly 4,000 changes to them were approved. Over a three-year period, costs certificates for all the plans and about 3,000 actuarial valuation reports, to ensure their solvency, were processed.

In addition, staff answered 2,682 enquiries from companies, unions and the public on a wide variety of issues ranging from vesting requirements to payments from bankrupt companies.

The superintendent of pensions met with officials of pension commissions in other provinces to discuss future legislative changes to help ensure uniformity. The nine Commission members also met frequently to assess and review any problem areas and consider future action.

Because of fee increases, revenues, at \$561,000, exceeded expenditures, \$482,000, for the first time.

### Outlook for 1979-80

Some records maintained by the Commission are being placed on computer to make them more readily accessible and improve productivity. Staff will also be studying the recommendations made in the Royal Commission on the Status of Pensions in Ontario, in order to update and make changes to pension legislation.

# Liquor Licence Program

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## Liquor Control Board of Ontario

Running a corporation with more than \$990 million in sales which brought close to \$361.5 million into the provincial treasury last year is a big job.

As the prime distributor of spirits, wine and imported beer, the LCBO continued the trend to tailoring service to customer demands by converting or opening new self-serve stores which increased from 347 to 393 last year. In addition, the number of agency stores in remote regions permitted to sell beverage alcohol increased from 63 the year before to 65.

Of the 595 LCBO stores in the province, 202 are conventional stores in which the customer places the order at the counter.

Sales of spirits, wine and beer through LCBO stores totalled \$990,460,953 last year. Another \$14,652,668 in sales came from wine stores and wineries. Sales at Brewers' Retail Stores hit the \$641,042,107 mark.

In search of lower-priced wines the LCBO continued shopping for special purchases around the world. The Board also began to buy futures contracts on foreign currency as a hedge against changing world money values.

Store hours were reduced at 25 outlets, where these were no longer financially practical.

Details of the Board's operations for the past calendar year are contained in its annual report, available from the LCBO at 55 Lakeshore Blvd. E., Toronto, Ont. M5E 1A4.

### Outlook for 1979-80

The Board will increase efforts to explain to the public how prices are determined and why increases or decreases take place.

The policy of requiring a sales receipt for refunds will be expanded to include exchanges.

Further cost-cutting measures such as consolidating stores are also under consideration.

### Acts administered by the LCBO:

The Liquor Control Act  
The Wine Content Act

## Liquor Licence Appeal Tribunal

The number of hearings to appeal liquor licensing decisions doubled to 26 last year.

This may be attributed to increased awareness of the Tribunal which was set up in 1976 to hear appeals of decisions made by the Liquor Licence Board of Ontario.

Of the 33 referrals made to the Tribunal last year, licence suspensions were involved in 13 hearings while the conditions attached to a licence were disputed in eight. Refusal to issue a licence was the subject of concern in four cases and refusal to renew in two. Two dealt with revocation of a licence and one with refusal to issue a special occasion permit. Three were outside the Tribunal's jurisdiction.

In the Tribunal's decisions, the decisions of the Liquor Licence Board were reaffirmed in six, revoked in two, altered in 12 and a new direction to review was given in one.

Further information on enforcement, interpretation and application of the law may be found in Volume 2 of the *Tribunal's Summaries of Decisions*, available from the Ontario Government Bookstore, 880 Bay St., Toronto, Ont. M5S 1Z8.

### Outlook for 1979-80

Although their judicial functions remain separate, LLAT and the Commercial Registration Appeal Tribunal are sharing office space and staff to cut costs.

As industry awareness continues to rise, demands on the Tribunal are expected to increase.



## Liquor Licence Board of Ontario

An aggressive program of fire safety inspections last year by the Liquor Licence Board of Ontario helped protect the customers and staff in the province's licensed hotels.

As well as checking these facilities, the Board also began inspecting theatres, previously the responsibility of the Ministry's Theatres Branch. This increased the number of inspections without raising costs.

Of the 7,131 licensed establishments, 5,815 are considered public establishments which includes 1,310 hotels, 24 resorts, 2,165 taverns, 52 public houses, 1,848 restaurants, 14 theatres, 11 airlines, three railways, seven steamship lines, 229 recreational facilities and 152 institutions.

The number and type of licences they hold are 4,815 dining lounge, 2,204 lounge, 483 dining room, 638 public house, 330 patio and 14 entertainment lounge.

Private establishments considered clubs accounted for 1,233 of the licensed establishments, holding 361 licences for dining lounges, 1,291 for lounges, 47 for public houses and 10 for dining rooms. Another 83 were military messes.

More than 1,050 new applications were approved by the Board. Of these 688 were for dining lounges, 291 dining rooms, 99 lounges, 79 patios, 49 clubs and five entertainment lounges. This resulted in 994 new licensed establishments last year.

However, licences for 143 establishments were terminated during the same period.

In processing 1,242 licence applications, 2,443 individuals were investigated and 7,330 reports from financial institutions and law enforcement agencies were examined.

Board staff boosted efforts to explain its policies to municipal councils which had expressed concern over the time allowed for representations, the way in which new applications were advertised and the quantity and quality of new establishments.

Staff also visited centres across the province to issue Ontario Photo cards, which identify the bearer as being of legal age to consume alcohol, which was raised to 19 under new regulations last year. With the assistance of students hired under the Experience '78 program, close to 70,000 cards were issued. Another 40,757 were mailed from head office, bringing the total to 110,679 compared with almost 47,650 the previous year.

Fines for serving underage people were increased and distilleries and representatives were required to pay a licensing fee.

To more closely reflect the price of processing, levies for licence transfers were substantially increased.

To make their procedures better known, the Board began distributing brochures on special occasion permits, required for weddings and other functions at which alcoholic beverages are served.

To make regulations easier for licensees to understand they also published a booklet called *Getting and Maintaining a Liquor Licence*.

Cart service for passenger trains was also introduced last year.

### Outlook for 1979-80

The trend to issuing dining lounge licences, which require equal sales of food and liquor, is continuing.

Strengthening industry knowledge and financial qualifications for licensees is also under consideration.

Plans for restricting the number of special occasion permits issued to any one group and controlling prices to eliminate the profit motive are being studied.

Paperwork may be further eliminated by precollecting levies and simplifying any forms that are repeated.

# Property Rights Program

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## Property Rights Division

Using office space more efficiently, handling a 24 per cent increase in personal property security registration inquiries and planning for improvements to the land registration system were among the ways the Ministry's largest Division provided better public service last year.

Working from a network of 65 regional offices (see map on page 10) the approximately 1,000 staff register and maintain records on ownership of most real estate in province as well as personal property which has been pledged as collateral against debts.

The record retention schedule for copy books was revised last year so that interested historical societies may store the original copy books, which will free up office space for increasing demands for document storage and public searches.

Office space may also be saved as a result of a study to determine how the thousands of mounted survey plans can be placed on microfilm so the originals can be stored in the Ontario Records Centre.

New offices for Milton, Belleville and Brockville and renovations begun in Toronto, Guelph and L'Orignal will improve work flow and capacity.

As part of the Ministry consolidation program, the Division's headquarters moved to Wellesley and Yonge Streets. This required the Personal Property Security Registration Branch to move its computer terminals without disrupting service.

This Branch, which absorbed a nine per cent increase in registrations during 1978-79, was also able to reorganize its major data base, involving many hours of computer time, without service interruptions.

The improvements to the land registration system should hold down costs, cut time and provide better customer service. But these are not the only ways the division is providing better public service.

Improved financial control procedures were developed and implemented in the land registry offices. Substantial progress was made in revising and storing backlogged microfilm records, abstract book collation and document removal to improve operating efficiency and document security.

Affidavits used by this Division and the Ministry of Revenue were streamlined and combined to save costs for title searchers and the division.

A coin-operated copier was installed in the London office as a pilot project which resulted in savings of time and money equal to the cost of one full-time employee.

To simplify regulations, the division combined survey regulations from five separate pieces of legislation into one comprehensive regulation. With business practices staff, the Division also helped prepare the new Condominium Act.

### Outlook for 1979-80

As well as continuing improvement plans, the Division is looking into other ways of increasing efficiency such as clarifying and simplifying The Registry Act and The Land Titles Act.

Reorganization of the two branches responsible for the regional offices is also under consideration.

The Division will also continue looking for better ways to use office space and equipment including revising the record retention schedule for land registration.

New offices for Sudbury, Newmarket and Russell are under construction.

Extensive renovations are also underway in the Toronto, Arthur, Pembroke and Ottawa-Carleton offices.

In the Personal Property Security Registration Branch, a mini-computer is being tested for data-entry and inquiry processing so staff can cope with the increasing workload and provide faster service during peak periods.

The feasibility of using the same registration procedure for corporate and personal property securities is under study.

The destruction of security agreements and bills of sale which have not been renewed is being initiated.

Details of the administration of The Land Titles Act and The Registry Act are contained in the reports of the Director of Land Registration available from the Legal and Survey Standards Branch, 543 Yonge St., Toronto, Ont. M7A 2H6

### Acts administered by the Division:

- The Bills of Sale Act
- The Boundaries Act
- The Certification of Titles Act
- The Land Titles Act
- The Personal Property Security Act
- The Registry Act

# Public Entertainment Standards Program

More than a billion and a quarter dollars were wagered during the past calendar year in Ontario on games of chance, lotteries and horse racing which are regulated under this Program.

Comprising the Lotteries Branch, the Ontario Racing Commission and the Theatres Branch, the 77 staff supervise these activities as well as classify all films and videotapes shown in the province.

## Lotteries Branch

Nearly \$250 million were bet on games of chance and raffles, licensed by the Lotteries Branch, and run by religious and charitable groups under Criminal Code provisions. More than \$100 million for charitable purposes were raised through these activities in 1978-79.

The 81,774 bingo games licensed by the Branch, an 11 per cent increase over the previous year, paid more than \$58 million in prizes. The 17,308 raffles, up six per cent, awarded more than \$23 million. The 1,251 bazaars, a 4.7 per cent increase, raised over \$257,000.

The Branch authorized 1,350 games of chance at fall fairs and exhibitions, 22 additional bingos at public places of amusement and 698 Monte Carlo events, a 174 per cent increase. In addition, 73 media bingo licences were issued to groups to operate 948 newspaper, radio and television home bingo games which paid out \$542,761 in prize money, an average of \$572 per event.

As well as licensing these events, inspectors reviewed their financial operations and disbursements of proceeds.

### Outlook for 1979-80

The trend to more Monte Carlo-type gaming events and lotteries is expected to continue.

## Ontario Racing Commission

Ontarians gambled nearly \$836 million in 1978-79 at the province's 23 horse race tracks which are supervised by the ORC. More than \$235 million was bet on thoroughbred racing while standardbred races attracted \$600 million.

This brought \$45 million in race track tax into the provincial coffers. One-seventh of this went back into the industry to supplement purses paid to the owners of Ontario-bred horses, to improve racing stock and facilities and fund equine research.

As a result of this tax-sharing program, average prices for the top 50 Ontario-sired yearlings jumped from \$17,714 in 1977-78 to \$32,420 for thoroughbreds and from \$15,788 to \$18,838 for standardbreds.

To increase efficiency and provide better service to licensees, which include all track staff, the ORC increased its use of computerization and text editing services. This allows staff to provide more accurate updates of rules, lists of eligible horses and thoroughbred colors.

The standardbred rules were also revised and simplified.

During the past fiscal year, the ORC also authorized 233 thoroughbred and 1,470 standardbred racing dates.

Because of revised registration requirements, thoroughbred licences and registration declined from 7,510 to 5,802 while standardbred licences and registrations dipped from 12,838 to 12,623. Thirty hearings were held to consider appeals on matters such as licence suspensions.

Further details may be found in the ORC annual report, available at 10 Wellesley St. E., Toronto, Ont. M7A 2H6.

### Outlook for 1979-80

The ORC is supporting six new \$40,000 thoroughbred filly and mare stakes and providing larger purse supplements to further improve the quality and quantity of Ontario-bred racing stock.

To make sure enough qualified judges are readily available, the Commission will form a judges' pool, effective Nov. 1, 1979 for standardbreds and at the start of 1980 racing season for thoroughbreds.

An on-line thoroughbred licensing system tied into the Canadian Trotting Association is being developed to improve access to thoroughbred files and increase enforcement efficiency.

The review of regulations will also continue to ensure clarity and eliminate unnecessary red tape.

**Administered by the Commission:**  
The Racing Commission Act



## Theatres Branch

By reviewing films and videotapes the Theatres Branch helped maintain public entertainment standards.

Of the 789 35mm films reviewed, 68 less than the previous year, 103 were approved for general exhibition, 346 were classified adult entertainment and 312 were restricted to persons 18 and older. Eliminations were requested in 146, compared with 185 in 1977-78. Eight were not approved and 20 are awaiting a final decision.

Twelve of the 35mm films were Canadian, with one classified general exhibition, six adult entertainment and five restricted. Eliminations were requested in three.

The United States continued to produce the largest number-- 234 -- followed by Hong Kong where 197 of the 35mm films shown in the province were made.

The number of 16mm films examined by the Ontario Censor Board, part of the Branch, decreased by 101 in 1978-79 to 270, with 70 approved for general exhibition, 126 for adult entertainment and 72 restricted to persons 18 and older. Two were not approved and eliminations were requested in 117.

The United States produced 149 of the 16mm films, followed by India with 61. Seven were Canadian-produced.

Twelve 8mm films were examined, an increase of one. All were produced in the United States.

Eighty-two videotapes, a relatively new area of concern, were classified. Seven of the tapes, usually shown in licensed lounges and hotel and motel rooms, were designated adult entertainment while 75 were restricted to persons 18 and older. Eliminations were requested in 66.

Trailers, cartoons, documentaries and miscellaneous film shorts accounted for another 523 submissions. Eliminations were requested in 92, 14 were not approved and eight are pending.

More than 6,272 advertisements were examined with 6,027 approved as submitted, 131 rejected and 114 approved after changes.

Exchange licences for 42 35mm film distributorships, 25 16mm film distributorships, as well as five 8mm and videotape distributorships were renewed. Licences were also granted for 290 indoor theatres and 92 drive-in theatres. Three new theatres opened, while seven closed.

In addition, licences were renewed for 1,203 projectionists, two 70mm projectors, 61 16mm projectors, 240 8mm projectors and 33 videotape projectors. Thirty-one special licences and 18 theatre licence transfers were also given.

The Branch was able to provide more frequent safety checks at theatres. Instead of theatre inspectors travelling the province, the more than 100 liquor licence inspectors are now empowered to perform these duties. The three theatres inspectors have been transferred to the LLBO.

### Outlook for 1979-80

By transferring inspection responsibility to the LLBO, Ontario theatres should be inspected at least 10 times a year instead of the previous average of three, at a smaller cost per inspection.

A plan for staggered licensing dates is also being studied so that they won't have to be processed at the same time.

The Ontario Censor Board is also awaiting a Supreme Court of Canada decision regarding its jurisdiction over videotapes.

### Administered by the Branch:

The Theatres Act

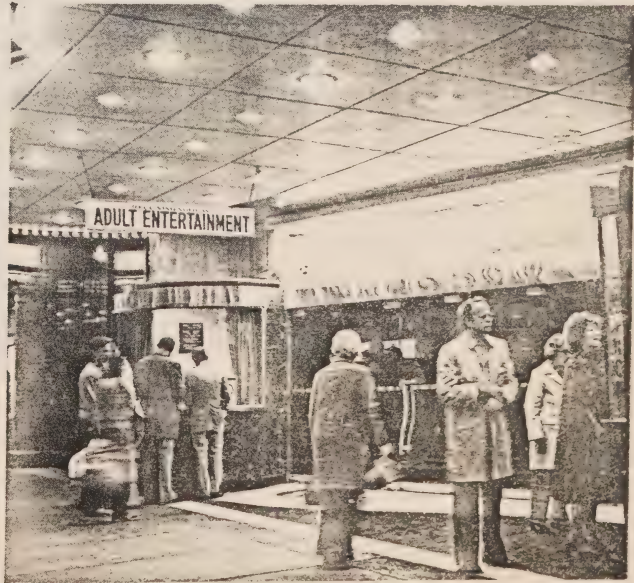
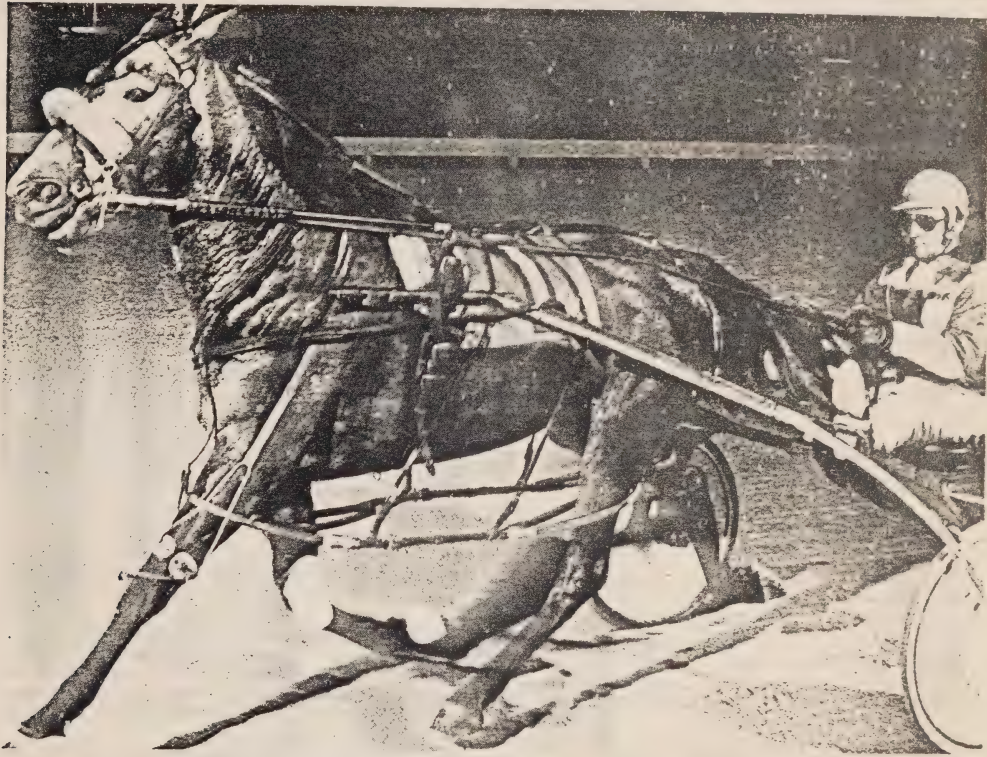
## Athletics Commission

### Outlook for 1979-80

The Athletics Commission is being added to the program to regulate and license wrestling, boxing and other professional sports. Responsibility for amateur sport will remain with the Ministry of Culture and Recreation which previously held these responsibilities.




### Administered by the Commission:

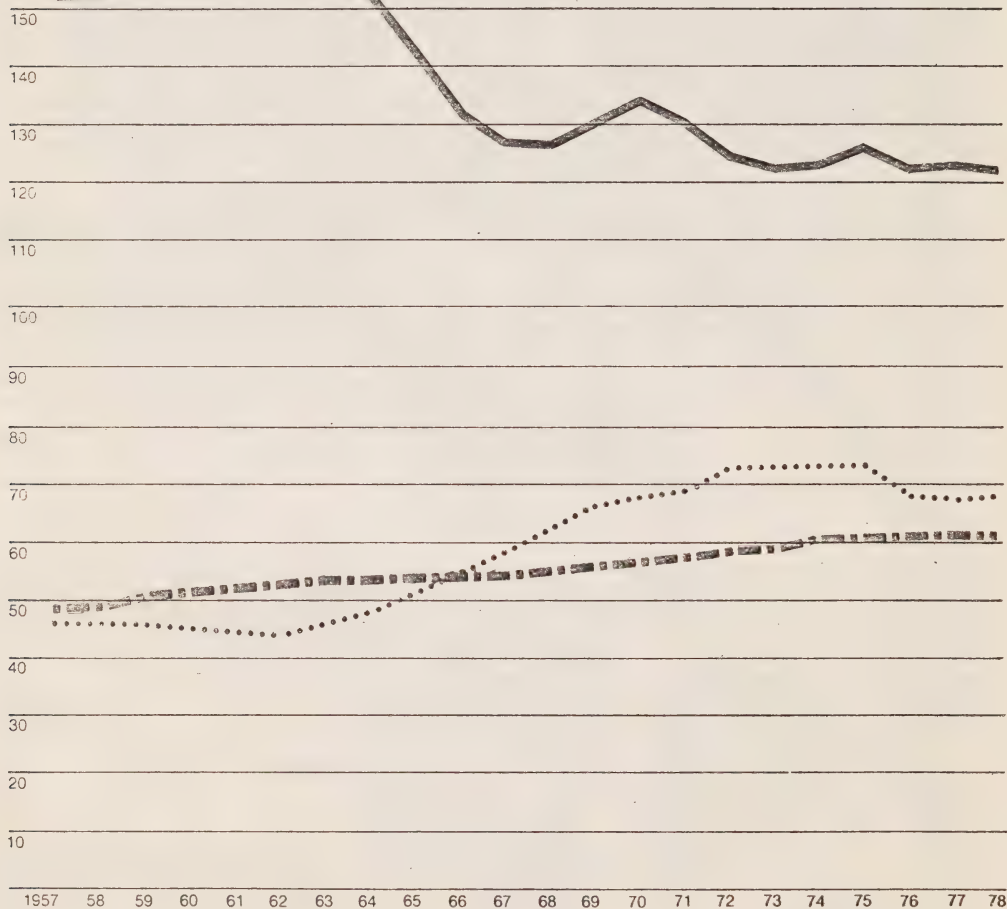
Athletics Control Act





# Births, Deaths, Marriages since 1957

Births   
Deaths   
Marriages   
160 (000)





# Registrar General Program

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## Office of the Registrar General

More than half a million certificates for births, deaths and marriages were issued last year by the Office of the Registrar General which also maintains 120 years' records on these vital events.

The number of certificates issued increased by three per cent over the previous year, a 52 per cent jump from 1973. The time required to issue a birth certificate increased from 6.2 to 6.4 working days.

The 174 staff began using word processing machines in 1978-79 to help prepare the more than 150,000 letters they sent in connection with certificates, registration, genealogical searches and other inquiries.

Reflecting changing social attitudes, amendments to The Vital Statistics Act allowed parents to register their children under any hyphenated combination of their surnames instead of requiring the father's to come first. Those who have undergone sex-change operations were also allowed to have the sex designation on their birth certificates changed.

In addition, unmarried parents were able to register with the Office's new parentage file.

The marriage age was raised to 16, the non-resident marriage fee was eliminated and the marriage licence fee was increased to \$20. Because of the growing popularity of civil marriages, justices of the peace were empowered to solemnize marriages.

The Office also began using bilingual forms for many of its services.

To provide better customer service, explanations of the various forms and the certificate issuing process were developed for display in the public office, which handled about 10 per cent of the Registrar General's business.

During a typical day more than 2,400 certificates were typed, checked and issued. 1,000 vital events were registered and about 400 telephone requests were answered.

Information on registrations, certificates issued, name changes and other activities for the past calendar year is available in the annual report of the Office of the Registrar General, available from the Ministry's Communications Services Branch.

### Outlook for 1979-80

To cope with ever-increasing workloads, more operations will be computerized, with registrations for the past 60 years being placed on a new system.

All application forms for birth, marriage and death certificates are being printed in English and French.

The designations of 'spinster' and 'bachelor' are being replaced by a 'never married' category on all forms.

### Acts administered by the office:

The Marriage Act  
The Vital Statistics Act

# Rent Review Program

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## Residential Premises Rent Review Program

The 1978-79 fiscal year represented the last full year of the Rent Review Program. Originally slated to expire Dec. 31, 1978, the Program was extended to give public interest groups and government committees time to study its replacement, The Residential Tenancies Act.

Staff from the Rent Review Program headed an inter-ministerial committee in 1977-78 which produced policy options for the new legislation introduced in 1978-79. The Act combines rent review with The Landlord and Tenant Act, administered by the Ministry of the Attorney-General, to provide a one-window approach to landlord and tenant relations.

To facilitate comparisons among provinces, the Program's statistics are kept on a calendar rather than a fiscal-year basis. Full statistical tables are available in the program's annual report, available from the Rent Review Program, 77 Bloor St. W., Toronto, Ont. M5S 1M2.

In 1978, 37,879 applications from landlords and tenants were received, compared with 55,908 in 1977.

Approximately 3,800 hearings were held in 1978. More than 2,900 involved landlords applying for increases above the six per cent guideline. They sought average increases of more than 15 per cent which would have raised approved average monthly rents to \$251.35. Instead, rent review officers granted average increases of less than 10 per cent, resulting in approved average monthly rents of \$239.86.

Almost 460 hearings were held to decide whether rent review legislation applied and had been complied with. In 160 hearings tenants opposed increases and in another 159 they asked for rent reductions because services had been discontinued, which the legislation considers a deemed increase. Ninety-six hearings resulted in the withdrawal of applications for rent increases above the guideline and another six were held to consider rent rebates.

Owners of buildings with more than six units continued to be the biggest users of the system, with their applications leading to 60 per cent of the hearings involving 89 per cent of the units reviewed. In 1977 they accounted for 57 per cent of the hearings and more than 86 per cent of the units.

Extenuating cost circumstances and increases in operating expenses were the major reasons landlords applied for rent increases above six per cent. Landlords cited financial loss in more than 46 per cent of the hearings in 1978, compared with 34 per cent in the previous year.

Capital expenditures were a factor in 64 per cent of the hearings, compared with just over 62 per cent in 1977.

Because of declining workloads, staff levels were reduced and nine of the 29 regional offices were closed. All cases from these areas were referred to the nearest office.

### Outlook for 1979-80

The Rent Review Program will continue until Dec. 1, 1979, when The Residential Tenancies Act is slated to go into effect.

The Program will be run from regional Residential Tenancy Commission offices. For more information, write the Ministry's Communications Services Branch, 555 Yonge St., Toronto, Ont. M7A 2H6.

### Acts administered by the Program:

The Residential Premises Rent Review Act

## Residential Premises Rent Review Board

Workloads at the Board, which considers appeals of the rent review officers' decisions, diminished with 617 hearings held in 1978, compared with 1,035 in 1977. However, the number of units involved increased from 5,290 in 1977 to 5,914.

Of the 5,497 orders issued by the Board, increases were awarded in more than 45 per cent of the cases, decreases in 31 per cent and the rent review officer's decision was affirmed in more than 23 per cent of the disputes.

### Outlook for 1979-80

The Board will continue to operate past Dec. 1, 1979 to handle any outstanding appeals.

# Technical Standards Program

## Technical Standards Division

Warning the public about the dangers of mishandling fuels, keeping up with building technology and examining new energy-saving devices are just a few ways the Technical Standards Division helped protect public safety last year.

Comprising the Building Code, Fuels Safety, Elevating Devices, Pressure Vessels Safety and Upholstery and Stuffed Articles Branches, the Division's 236 staff reviewed a wide variety of potential hazards ranging from power plant boilers to children's stuffed toys. They also examined plans for new recreational devices and helped promote access for the handicapped to new buildings.

By handing over certain responsibilities to the private sector and reorganizing part of its administrative structure, the Division was able to keep a tight rein on expenditures while maintaining public safety standards.

Staff in the Building Code Branch prepared amendments to the Ontario Building Code based on suggestions from code users and the general public.

Through the Branch's Building Code Newsletter, metric tables for measurements contained in the Ontario Building Code were sent to 9,000 designers, architects and builders to ease the transition from imperial to metric specifications.

The Building Code and Fuels Safety Branches continued working with the federal government and the private sector on energy conservation guidelines for new buildings and examining flame retention heads for furnaces and other energy-saving devices to determine their safety.

The Fuels Safety Branch, which is concerned with the safe storage, transportation and use of oil and gas, changed its name from the Energy Safety Branch to avoid confusion with the Ministry of Energy.

Approximately 2,000 oil burner mechanics graduated from the community college program the Branch helped prepare.

To warn consumers about the possible dangers of misusing propane, gasoline and wood-burning equipment, the Branch stepped up its public awareness program.

In keeping with the Ministry's policy of tangible regulatory reform, the Branch handed over responsibility for inspecting petroleum tank vehicles to the industry.

Industry self-regulation was promoted by the Elevating Devices Branch which inspected nearly 24,000 escalators, ski tows, amusement park rides and other ele-

vating devices. Last year Branch staff met with industry representatives to outline and discuss newly defined maintenance standards. If adopted by the private sector, the Branch would be able to reduce inspection frequency.

Working with the Building Code Branch and the Ontario Association for the Physically Handicapped, the Branch was instrumental in improving access to buildings by producing voluntary standards for low-rise platform lifts for the handicapped. Standards for low-rise freight elevators were developed.

Increasing efficiency was a major concern of the Pressure Vessels Safety Branch staff who review from design to installation boilers, refrigeration units, and any other equipment which uses pressure to produce energy. The Operating Engineers Branch, which certifies stationary engineers, provisional stationary engineers and hoisting engineers, combined with the Pressure Vessels Branch as part of the Ministry's consolidation program.

Staff in the Upholstered and Stuffed Articles Branch carried out 4,088 inspections to make sure filling material in stuffed articles manufactured or sold in Ontario is correctly labelled and meets provincial standards. Their inspections resulted in a total of 155,794 articles being withdrawn from the market. These included 32,000 coats which the manufacturer claimed were entirely down-filled. Tests revealed that the actual content was 22 per cent down, 53 per cent feathers and 25 per cent fibre and trash.

### Outlook for 1979-80

As well as continuing efforts in productivity improvement and regulatory reform, a number of initiatives are planned for this fiscal year.

The Building Code Branch is sending a booklet listing metric equivalents for measurements in the Ontario Building Code to the construction industry. With the Ontario Council for the Physically Handicapped, Branch staff are also studying the cost-benefit aspects of making buildings even more accessible to the handicapped.

In Fuels Safety greater emphasis is being placed on alerting the public to the dangers of improperly handled gasoline and propane.

A new Elevating Devices Act, to replace The Elevators and Lifts Act and The Construction Hoists Act, will be drafted this year. The updated Act would clearly define responsibility for proper maintenance as well as the required qualifications and ongoing competence of contractors who are registered by the Branch to perform work on elevating devices. It would also emphasize private sector engineering input in design submission. Because of the increased responsibility of the private sector, the Branch engineering staff should be able to spend more time developing standards, and evaluating new devices for the handicapped.



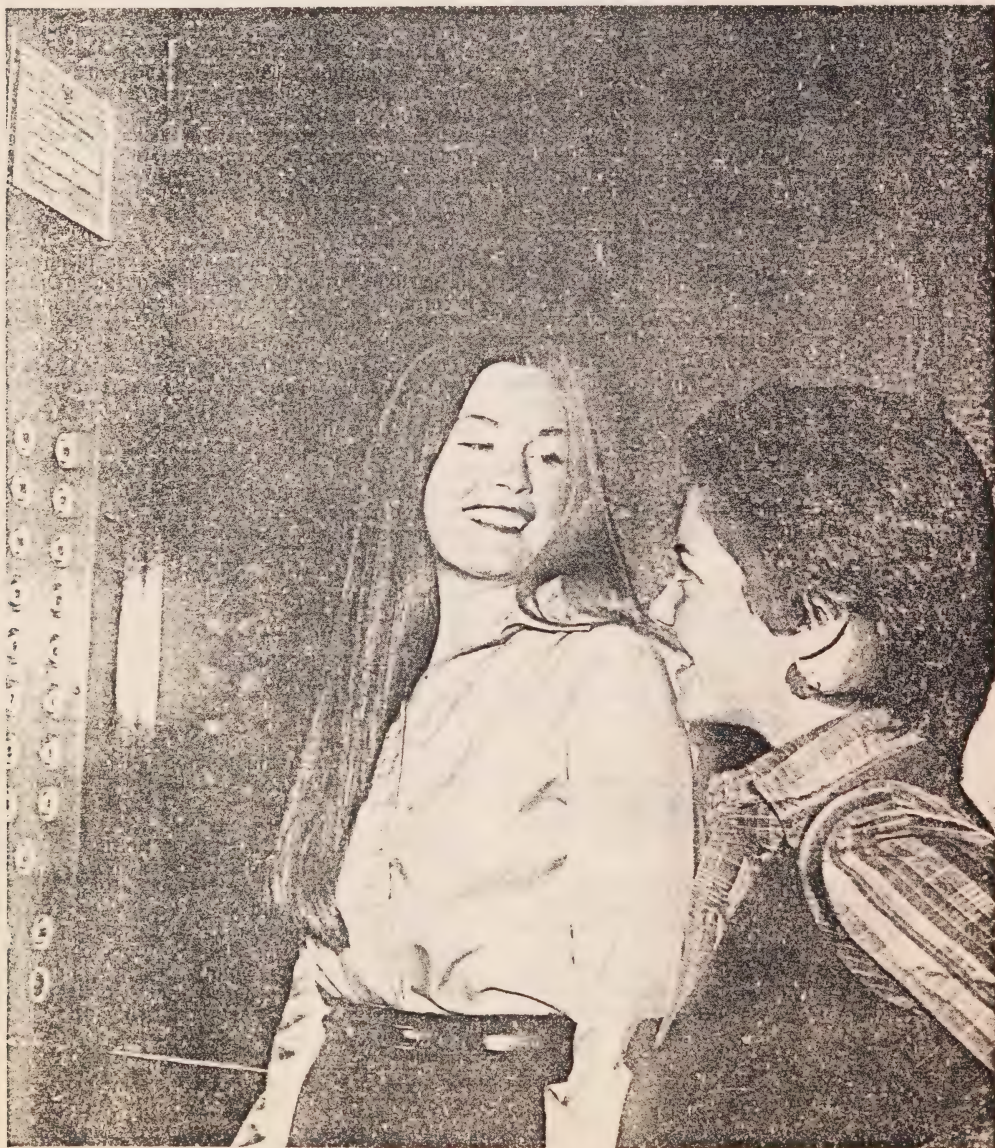
The pilot plan for welder testing will, with the co-operation of local mechanical contractors associations, be extended to Kingston, Hamilton, Thunder Bay, London, St. Catharines, Niagara Falls and Sarnia. A revised scheme for certifying hoisting engineers may also be introduced.

In keeping with the Ministry's regulatory reform policy, discussions with the private sector will continue toward voluntary acceptance of standards by industry

groups in areas such as energy conservation and fuel handling.

**Acts administered by the Division:**

The Boilers and Pressure Vessels Act  
The Building Code Act  
The Elevators and Lifts Act  
The Energy Act  
The Gasoline Handling Act  
The Operating Engineers Act  
The Upholstered and Stuffed Articles Act





Ministry of  
Consumer and  
Commercial  
Relations

# Annual Report

of the

## Ministry of Consumer and Commercial Relations

for the year ending March 31, 1990

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For further information, contact:

**Ontario Ministry of Consumer and Commercial Relations**  
Consumer Information Centre  
555 Yonge Street  
Toronto, Ontario  
M7A 2H6



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## Message from the Minister

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When I'm asked to summarize the objectives of the Ministry of Consumer and Commercial Relations, I answer: "To create a fair, honest and safe marketplace."

Achieving this goal requires more than the dedicated hard work of over 2,000 ministry staff. It requires an educated consumer, protected by sound laws and a willingness, on our part, to prosecute unethical business practices. It also requires that we, the legislators, don't strangle the commercial world with red tape.

Looking back on 1979-80, I'm satisfied we have moved closer to realizing our goal of the fair, honest and safe marketplace.

One of the ministry's major, ongoing efforts is to educate consumers about their rights and wise shopping habits. After all, the self-reliant shopper, able to resist shady business deals, is the first line of defence in consumer protection.

During 1979, International Year of the Child, we prepared an educational kit for school children to help them make informed decisions when buying goods. In addition, ministry staff and the Ontario Association for the Mentally Retarded prepared a life skills manual about the purchase and care of clothing for use by counsellors of those with learning problems.

Complaints about home repairs ranked second after car repairs in 1979-80, and our indications are that the problem is on the increase. To meet this problem, a public education campaign about the dos and don'ts of contracting for home repairs was created. Ministry staff talked with contractors and consumers about the types of problems they faced and how best to avoid them.

The result is a program designed to improve the basic skills of anyone who contracts for home repair services, which we hope to implement over the coming year.

The first phase of a three-year special project began this year in Cornwall, where the ministry conducted a demonstration program on a community-based education program. The purpose is to develop a local consumer education plan using the community's own resources with a minimum of government involvement.

But even the most intensive education campaigns can't cover every subject or possibility. That's where the ministry's investigation and enforcement team comes into the picture. Since car repairs are overwhelmingly the largest area of complaints we receive, we have made special efforts in this field.

Of the 207 charges laid by our investigators this year, 82 involved suspected tampering with automobile odometers. When you consider that a rolled-back odometer could add as much as \$2,000 to the selling price of a used car, the potential value of the fraud is enormous. We conservatively estimate the loss to consumers on the 1,000 cars involved in our investigations this year at \$2,000,000. It's not just the extra cost that bothers us. On average, those guilty of spinning odometers roll them back 30,000 miles. This obviously results in the car wearing out much before the owner anticipates.

Our efforts are having the intended effect. One dealer, guilty of rolling back mileage on 75 cars some two million miles, was fined \$10,000 and ordered to pay \$9,000 in restitution to his customers.

While odometer rollbacks were the major area of automotive investigation this year, we also went after garages making unnecessary repairs. This campaign, in which investigators use unmarked "ghost cars" with known faults, resulted in a number of convictions. The largest fine was \$5,000.

In 1979-80, we introduced compulsory car insurance. It's now illegal for an Ontario resident to drive without a minimum of \$100,000 third party liability insurance. At the same time we are working with the insurance industry in an attempt to base coverage rates on driving record, not age, sex or marital status.

There was a time in government when "success" meant an increasing number of statutes under the ministerial umbrella. These days, particularly in this ministry, success is measured, in part at least, by the government's being able to withdraw from the legislative function with no concurrent reduction in consumer protection.

While we are naturally concerned with protecting and educating consumers, we are equally involved with the business community.

In 1979-80 we strengthened The Securities Act to widen and clarify the exemptions from prospectus filing. I should add that we strengthened consumer protection at the same time by building in disclosure requirements for minority shareholders at the time of a corporate takeover.

Changes to The Corporations Act have reduced the time needed to complete the necessary paperwork for incorporation.

In addition we developed legislation that will permit self-regulation of some insurance agents as part of our continuing de-regulation program.

Wherever possible, we worked with other ministries and private industry and associations in the development of new legislation. For example, amendments to The Cemeteries Act and The Business Corporations Act were sent to all interested parties for comment. Elevating Devices Branch joined with all its provincial counterparts and the Canadian Standards Association to develop standards for elevating devices for the handicapped.

During my two years as Minister of Consumer and Commercial Relations I have tried to make our operations increasingly open to the public. This annual report is part of that effort. This year we have added to the report, the names and role of all agencies, boards and commissions that form part of our total operation.

#### Outlook for 1980-81

In the upcoming year we will:

- begin a rewriting of The Consumer Protection Act;
- continue our crackdown on odometer rollbacks and unnecessary car repairs; and,
- begin province-wide monitoring of non-food basic commodities and publish our findings quarterly.



Frank Drea  
Minister of Consumer and  
Commercial Relations



# Message from the Deputy Minister

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When I came to the ministry early in 1979 one of my first objectives was to work with senior management to develop long range priorities which would be flexible enough to enable staff to respond quickly to changing conditions and practical enough to be implemented in a time of continuing restraints.

Our priorities were to:

- make a concerted effort to improve productivity performance;
- increase consumer protection and service;
- achieve tangible regulatory reform;
- develop longer range policy plans and monitor ministry actions; and
- improve human resources management with a personnel strategic plan.

Over the past year significant progress has been made in each of these areas. In the area of productivity performance, evidence is to be found throughout this report of more efficient methods of operation and streamlining of procedures.

This year has seen the substantial revision and refinement of internal management processes with a view to better definition of objectives, increased evaluation of the effectiveness of ministry programs, and strengthened financial procedures.

To better serve Franco-Ontarians, we established the position of French language co-ordinator, with a mandate to bring forward recommendations for improved French-language services based on a close liaison with and involvement of Franco-Ontarians, province-wide.

Better service to ministry users has been achieved in many areas. Over-the-counter incorporation has cut the time required for processing articles of incorporation from eight to 10 days to 15 minutes; improved records systems in the Registrar General's office have cut the time required to process certificates; and the proposals for the modernization of the system of land registry which has served the province for some 200 years are proceeding and will result in structured but dramatic changes designed to simplify and improve the procedures necessary in registering parcels of land.

Regulatory reform is an ongoing process in the ministry, and the identification of mechanisms to improve industry-ministry dialogue has been and will continue to be a priority in many program areas. The Liquor Licence Appeal Tribunal and the Commercial Registration Appeal Tribunal for example, merged administrative functions in the interests of efficiency.

Another area which has received a great deal of attention over the past year is that of program analysis and monitoring. By building evaluative mechanisms into the planning process for all ministry initiatives, we have been able to build a stronger base for future programs.

By surveying Ontarians about their attitudes toward liquor, censorship and gambling, we were better able to assess the degree to which ministry programs reflected the needs of the people of the province.

Finally, it has been a special priority of mine to oversee the development of an improved system of human resources management. Initial development of a new ministry-wide performance appraisal system is under way. As well, specific incentive and training programs for staff at all levels are being developed.

It bears mentioning that in times of constraint, staff are constantly being asked to produce just a little more, to absorb just a little more workload, to accept just a little more budget cut. I think the figures in this report show that the staff of this ministry have not only met our expectations, but have exceeded them.

Without their continuing efforts and commitment we could not have achieved the results documented in the following pages.

## Outlook for 1980-81

The year 1980-81 will see the implementation of the management "blueprint" developed over the past year and a continued strengthening of the financial and administrative functions. All ministry programs will review their procedures regarding provision of services in French.

In addition, specific objectives for affirmative action will be set by each program manager to ensure that female staff have the opportunity for further training and job enrichment.

Plans for 1981, the International Year of the Disabled, are already being developed and significant program initiatives will be implemented by this time next year in the area of provision of services for the mentally and physically handicapped.

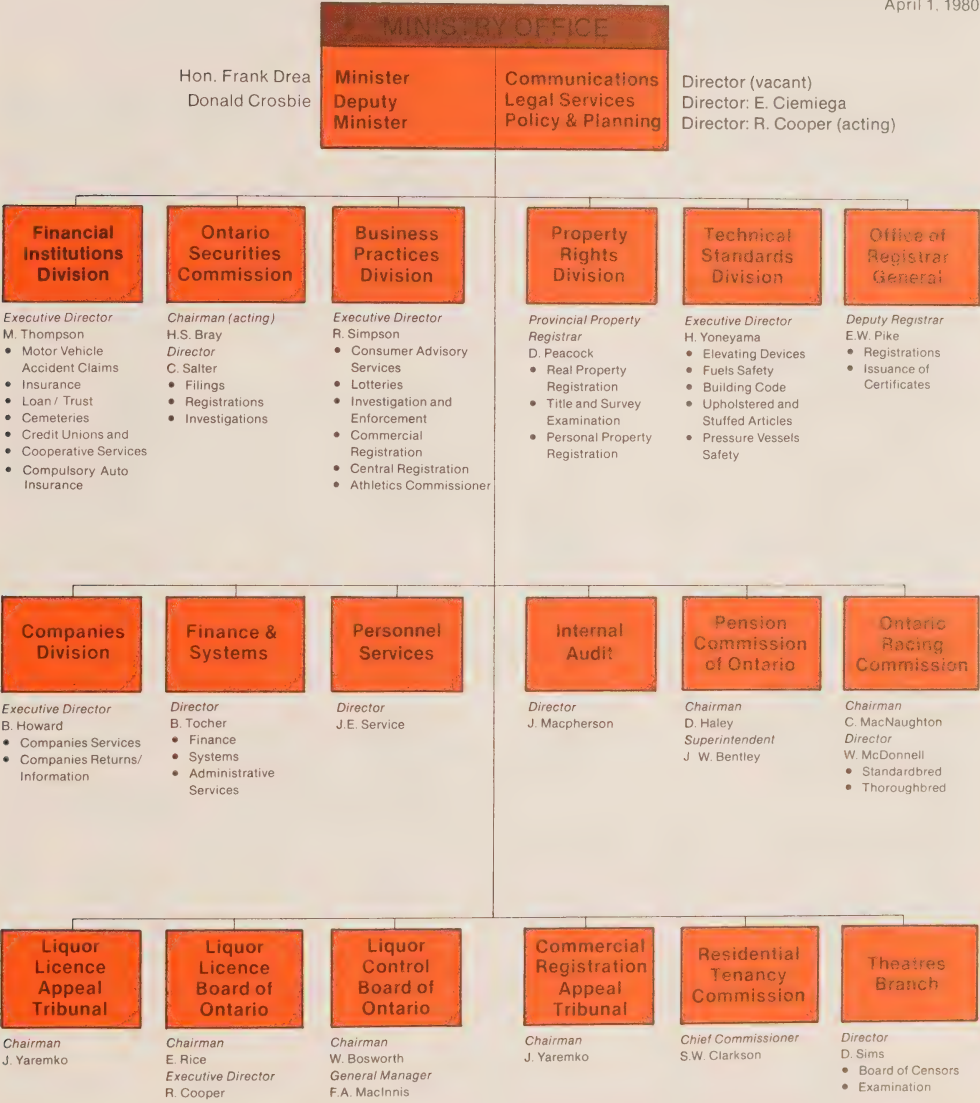
And of course, ministry staff will continue to be challenged to find new and better methods to provide services to the people of Ontario in the most cost-effective ways possible.



D.A. Crosbie  
Deputy Minister

# Organizational Chart of Ministry

April 1, 1980



# Statement of Revenues For Ministry of Consumer and Commercial Relations

For the year ended March 31, 1980  
(with comparative figures for 1979)

	1979-80		1978-79	
	\$	%	\$	%
<b>Ministry Administration Program</b>	<b>71,839</b>	<b>.04</b>	<b>80,207</b>	<b>0.04</b>
<b>Commercial Standards Program</b>				
Securities Commission	939,727	0.5	784,871	0.5
Pension Plans	457,809	0.2	561,214	0.3
Financial Institutions	1,795,802	1.0	1,079,637	0.6
Companies	7,484,857	4.1	6,110,128	3.6
Business Practices	1,566,334	.9	1,174,184	0.7
Sub-Total	12,244,529	6.7	9,710,034	5.7
Motor Vehicle Accident Claims Fund	13,829,571	7.6	17,519,267	10.4
Security Bond Forfeitures	366,000	.2	441,419	.3
<b>Total</b>	<b>26,440,100</b>	<b>14.5</b>	<b>27,670,720</b>	<b>16.4</b>
<b>Technical Standards Program</b>				
Operating Engineers	228,791	0.1	184,305	0.1
Pressure Vessels	1,183,244	0.7	756,117	0.4
Elevating Devices	1,650,713	.9	1,279,751	0.8
Fuels Safety	748,561	0.4	675,365	0.4
Building Code	1,400	0.0	800	0.0
Upholstered & Stuffed Articles	149,295	0.1	106,951	0.1
<b>Total</b>	<b>3,962,004</b>	<b>2.2</b>	<b>3,003,289</b>	<b>1.8</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	856,374	0.5	647,453	0.4
Theatres	549,785	0.3	474,752	0.3
Lotteries & Athletics Commissioner	355,999	0.2	283,922	0.2
Sub-Total	1,762,158	1.0	1,406,127	0.9
Security Deposit-Athletics Commissioner	10,000	0.01	—	—
<b>Total</b>	<b>1,772,158</b>	<b>1.0</b>	<b>1,406,127</b>	<b>0.9</b>
<b>Property Rights Program</b>				
Regional Property Registration	18,663,951	10.3	17,314,021	10.2
Personal Property Registration	4,905,054	2.7	4,040,782	2.4
Sub-Total	23,569,005	13.0	21,354,803	12.6
P.P.S.R. Assurance Fund	429,699	0.2	332,691	0.2
<b>Total</b>	<b>23,998,704</b>	<b>13.2</b>	<b>21,687,494</b>	<b>12.8</b>
<b>Registrar General Program</b>				
Registrar General	2,746,722	1.5	2,519,960	1.5
<b>Total</b>	<b>2,746,722</b>	<b>1.5</b>	<b>2,519,960</b>	<b>1.5</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	122,760,766	67.5	112,475,782	66.6
<b>Total</b>	<b>122,760,766</b>	<b>67.5</b>	<b>112,475,782</b>	<b>66.6</b>
<b>Ministry Total Revenue</b>	<b>181,752,293</b>	<b>100.0%</b>	<b>168,843,579</b>	<b>100.0%</b>



# Statement of Expenditures For Ministry of Consumer and Commercial Relations

For the year ended March 31, 1980  
(with comparative figures for 1979)

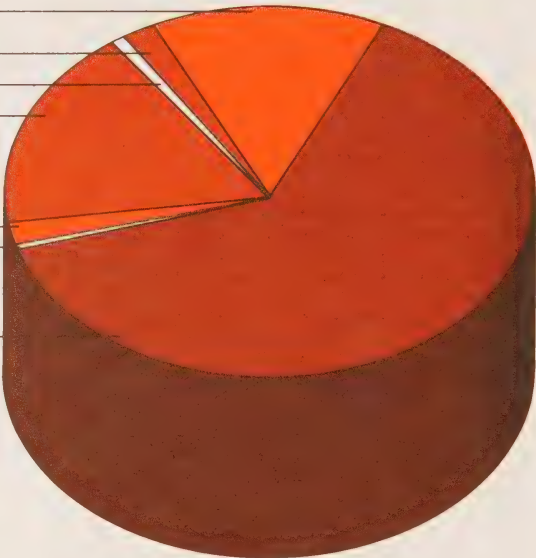
	1979-80	%	1978-79	%
	\$		\$	
<b>Ministry Administration Program</b>	<b>5,064,605</b>	<b>5.7</b>	<b>4,584,325</b>	<b>5.5</b>
<b>Commercial Standards Program</b>				
Securities Commission	2,532,735	2.9	2,302,835	2.8
Pension Plans	592,339	.7	481,103	.6
Financial Institutions	2,872,258	3.2	2,651,755	3.2
Motor Vehicles Accident Claims Companies	3,366,218	3.8	3,152,195	3.8
Business Practices	2,033,595	2.3	1,882,676	2.3
Commercial Registration Appeal Tribunal and Liquor Licence Appeal Tribunal	3,692,680	4.2	3,196,870	3.9
	212,807	0.2	261,183	.3
Sub-Total	15,302,632	17.3	13,928,617	16.9
Payments from Motor Vehicle Accident Claims Fund	16,658,629	18.8	15,941,757	19.3
Security Bond Forfeiture	204,650	0.2	301,319	.3
<b>Total</b>	<b>32,165,911</b>	<b>36.3</b>	<b>30,171,693</b>	<b>36.5</b>
<b>Technical Standards Program</b>				
Program Administration	293,024	.3	205,156	.2
Operating Engineers	304,093	.3	334,012	.4
Pressure Vessels	1,746,022	2.0	1,550,906	1.9
Elevating Devices	1,664,498	1.9	1,602,574	1.9
Fuels Safety	1,878,799	2.1	1,710,707	2.1
Building Code	583,939	.7	511,453	.6
Upholstered & Stuffed Articles	218,739	.2	194,873	.2
Sub-Total	6,689,114	7.6	6,109,681	7.3
Deposit of Trust Accounts. The Financial Administration Act	—	—	50,000	.1
<b>Total</b>	<b>6,689,114</b>	<b>7.6</b>	<b>6,159,681</b>	<b>7.4</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	8,114,140	9.2	7,452,689	9.0
Theatres	443,786	.5	497,250	.6
Lotteries & Athletics Commissioner	215,733	.2	148,850	.2
Sub-Total	8,773,659	9.9	8,098,789	9.8
Contract Security Deposit-Athletics Commissioner				
The Financial Administration Act	11,800	0.0	—	—
<b>Total</b>	<b>8,785,459</b>	<b>9.9</b>	<b>8,098,789</b>	<b>9.8</b>
<b>Property Rights</b>				
Program Administration	410,708	.5	346,781	.4
Regional Property Registration	15,419,114	17.4	14,234,497	17.2
Legal and Survey Standards	1,678,293	1.9	1,512,256	1.8
Personal Property Registration	3,966,792	4.5	3,544,720	4.3
Crown Contributions re Judges' Plans	7,206	0.0	—	—
<b>Total</b>	<b>21,482,113</b>	<b>24.3</b>	<b>19,638,254</b>	<b>23.7</b>
<b>Registrar General Program</b>				
Registrar General	3,320,874	3.8	2,923,286	3.5
Vital Statistics Act	447	0.0	495	0.0
<b>Total</b>	<b>3,321,321</b>	<b>3.8</b>	<b>2,923,781</b>	<b>3.5</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	6,629,900	7.5	6,470,285	7.8
<b>Total</b>	<b>6,629,900</b>	<b>7.5</b>	<b>6,470,285</b>	<b>7.8</b>
<b>Rent Review Program*</b>				
Rent Review Board	254,516	.3	555,637	.7
Administration	1,278,271	1.4	908,796	1.1
Operations	2,812,138	3.2	3,221,240	3.9
<b>Total</b>	<b>4,344,925</b>	<b>4.9</b>	<b>4,685,679</b>	<b>5.7</b>
<b>Ministry Total Expenditures</b>	<b>88,483,349</b>	<b>100.0</b>	<b>82,732,481</b>	<b>100.0</b>

\* This program includes expenditure for the administration of The Rent Review Act up to November 30, 1979 and after that date The Residential Tenancy Commission.

# 1979-80 Revenues and Expenditures

## Revenues

- Commercial Standards Program
- Technical Standards Program
- Public Entertainment Standards Program
- Property Rights Program
- Registrar General Program
- Ministry Administration Program
- Liquor Licence Program



## Expenditures

- Ministry Administration Program
- Rent Review Program
- Liquor Licence Program
- Registrar General Program
- Commercial Standards Program
- Property Rights Program
- Technical Standards Program
- Public Entertainment Standards Program



# Legislation Administered by the Ministry of Consumer and Commercial Relations

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The Apportionment Act  
The Assignment and Preferences Act  
The Athletics Control Act  
The Bailiffs Act  
The Bills of Sale Act  
The Boilers and Pressure Vessels Act  
The Boundaries Act  
The Bread Sales Act  
The Building Code Act, 1974  
The Business Corporations Act  
The Business Practices Act  
The Cemeteries Act  
The Certification of Titles Act, 1979  
The Collection Agencies Act  
The Commodity Futures Act, 1977  
The Compulsory Automobile Insurance Act, 1979  
The Condominium Act, 1978  
The Construction Hoists Act  
The Consumer Protection Act  
The Consumer Protection Bureau Act  
The Consumer Reporting Act, 1973  
The Co-operative Corporations Act, 1973  
The Corporation Securities Registration Act  
The Corporations Act  
The Corporations Information Act, 1976  
The Credit Unions and Caisses Populaires Act, 1976  
The Debt Collectors Act  
The Deposits Regulation Act  
The Discriminatory Business Practices Act, 1978  
The Egress from Public Buildings Act  
The Elevators and Lifts Act  
The Energy Act, 1971  
The Factors Act  
The Gasoline Handling Act  
The Guarantee Companies Securities Act  
The Insurance Act  
The Investment Contracts Act  
The Land Titles Act  
The Limited Partnerships Act  
The Liquor Control Act, 1975  
The Liquor Licence Act, 1975  
The Loan and Trust Corporations Act  
The Marine Insurance Act  
The Marriage Act  
The Ministry of Consumer and Commercial  
Relations Act  
The Mortgage Brokers Act  
The Mortmain and Charitable Uses Act  
The Motor Vehicle Accident Claims Act  
The Motor Vehicle Dealers Act  
The Ontario Credit Union League Limited Act, 1972  
The Ontario Deposit Insurance Corporation Act  
The Ontario New Homes Warranties Plan Act, 1976  
The Ontario Water Resources Act (Part)  
The Operating Engineers Act  
The Paperback and Periodical Distributors Act, 1971  
The Partnerships Registration Act  
The Pension Benefits Act  
The Personal Property Security Act  
The Petroleum Products Price Freeze Act, 1975  
The Prearranged Funeral Services Act  
The Prepaid Hospital and Medical Services Act  
The Pyramidic Sales Repeal Act  
The Racing Commission Act  
The Real Estate and Business Brokers Act  
The Registry Act  
The Residential Premises Rent Review Act, 1975  
The Residential Tenancies Act, 1979  
The Securities Act, 1978  
The Theatres Act  
The Toronto Stock Exchange Act  
The Travel Industry Act, 1974  
The Unclaimed Articles Act  
The Upholstered and Stuffed Articles Act  
The Vital Statistics Act  
The Wine Content Act, 1976



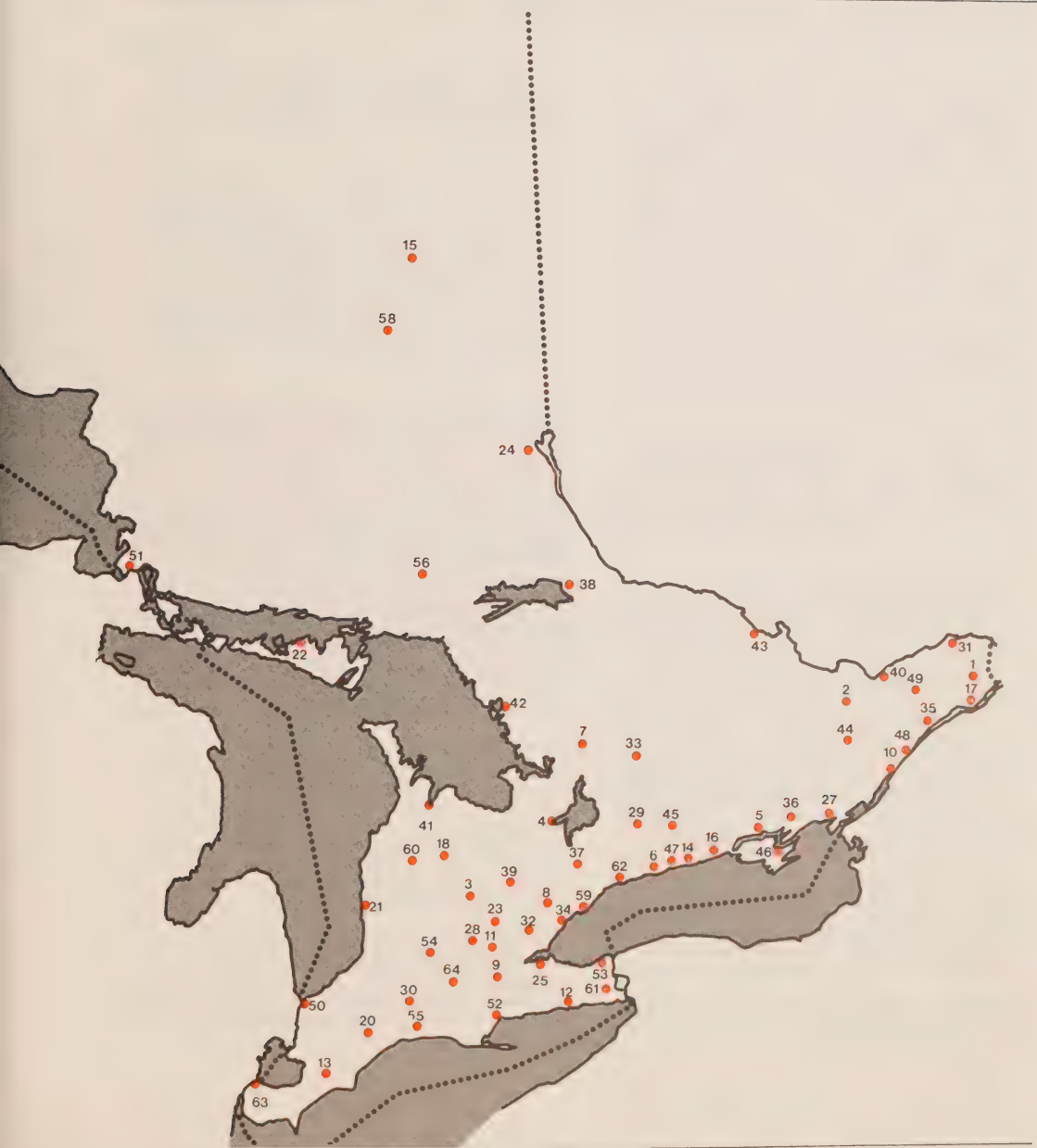
# Map of Regional Offices



		Land Registry Offices	Personal Property Security Registration	Credit Union Branches	Residential Tenancy Commission Offices	Consumer Service Bureaus	Technical Standards Division Offices
1	Alexandria	•					
2	Almonte	•					
3	Arthur	•					
4	Barrie	•					
5	Belleville	•	•				
6	Bowmanville	•					
7	Bracebridge	•	•				
8	Brampton	•	•				
9	Brantford	•	•				
10	Brockville	•	•				
11	Cambridge	•					
12	Cayuga	•	•				
13	Chatham	•	•				
14	Cobourg	•	•				
15	Cochrane	•	•				
16	Colbourne	•					
17	Cornwall	•	•				
18	Durham	•					
19	Fort Frances	•	•				
20	Glencoe	•					
21	Goderich	•	•				
22	Gore Bay	•	•				
23	Guelph	•	•				
24	Haileybury	•	•				
25	Hamilton	•	•	•	•	•	•
26	Kenora	•	•				
27	Kingston	•	•				
28	Kitchener	•	•				
29	Lindsay	•	•				
30	London	•	•	•	•	•	•
31	L'Orignal	•	•				
32	Milton	•	•				

		Land Registry Offices	Personal Property Security Registration	Credit Union Branches	Residential Tenancy Commission Offices	Consumer Service Bureaus	Technical Standards Division Offices
33	Minden	•					
34	Mississauga				•		
35	Morrisburg	•					
36	Napanee	•	•				
37	Newmarket	•					
38	North Bay	•	•		•		
39	Orangeville	•	•				
40	Ottawa	•	•	•	•	•	
41	Owen Sound	•	•		•		
42	Parry Sound	•	•				
43	Pembroke	•	•				
44	Perth	•	•				
45	Peterborough	•	•	•	•	•	
46	Pictou	•	•				
47	Port Hope	•					
48	Prescott	•					
49	Russell	•					
50	Sarnia	•	•				
51	Sault Ste. Marie	•	•			•	
52	Simcoe	•	•				
53	St. Catharines	•	•		•		
54	Stratford	•	•				
55	St. Thomas	•	•				
56	Sudbury	•	•		•	•	•
57	Thunder Bay	•	•	•	•	•	•
58	Timmins	•	•		•		
59	Toronto	•	•	•	•	•	•
60	Walkerton	•	•				
61	Welland	•	•				
62	Whitby	•	•				
63	Windsor	•	•		•	•	•
64	Woodstock	•	•				

■ Office closed in 1979-80



# 1 Commercial Standards Program

## Business Practices Division

Business Practices Division helped Ontario consumers recover \$2.1 million lost in unethical business deals during 1979-80.

In addition, division staff investigated odometer roll-backs and unnecessary transmission repairs and investigated claims that travellers had not received services for which they had paid.

The cornerstone legislation of the division is The Business Practices Act which contains a list of unconscionable practices and false, misleading or deceptive representations that are prohibited. It provides remedies to the consumer as well as presenting a range of options to the division's director should an unethical practice be discovered. Those options include prosecution, issue of a cease-and-desist order or a proposal for such an order and acceptance of an assurance of voluntary compliance. Investigation powers and penalties are also contained in the Act.

The division, which has 123 employees working out of seven regional offices and the head office in Toronto, is divided into three branches: Consumer Advisory Services; Commercial Registration; and Investigation and Enforcement.

The Consumer Advisory Services Branch processes consumer complaints, is responsible for commercial liaison with non-regulated industries and trade groups, meets with consumer associations and community groups, administers The Consumer Protection Act and is responsible for compiling and analysing complaint data.

The advisory branch processed 18,647 complaints this year resulting in restitution of \$2,105,227 to consumers. Ministry mediation allowed consumers to recover almost \$1.5 million in 1978-79. Of those complaints which fell under ministry jurisdiction, the largest number were handled under The Business Practices Act. These 4,928 cases included false, misrepresentation or misleading business dealings.

The travel industry compensation fund paid claims to travellers who had not received travel services for which they paid. The fund paid out \$171,612 this year, bringing the total since the fund's inception in 1975 to \$1,174,638. Payments by the travel industry have maintained the fund at an amount in excess of \$1.5 million.

The Commercial Registration Branch examines the registration applications of businesses and determines the terms and conditions under which a registrant may work. It can refuse to renew or register a company and recommend that its licence be revoked.

The inspection process permits the branch to examine and seize a registrant's books and records and to freeze bank accounts.

Investigation and Enforcement Branch investigates alleged infractions and enforces legislation administered by the Business Practices Division. This year, the branch, either alone or with other police forces, participated in 176 investigations resulting in 207 charges. Of these, 64 people were involved in 82 odometer tampering schemes. Most of those charged with spinning back car mileage were charged under The Criminal Code of Canada.

The branch also laid 62 charges under The Business Practices Act, primarily against mechanics and garages for making unnecessary repairs. Ministry investigators used unmarked "ghost" cars with known faults to make their investigations.

Investigators pressed 36 charges under The Consumer Protection Act, mainly against paving contractors and home renovators whose businesses were not registered with the ministry. The other charges were laid under The Motor Vehicle Dealers Act (14 charges, mainly unlicensed dealers or salesmen), The Athletics Control Act (4), The Condominium Act (3, against people illegally renting out condominiums), and The Mortgage Brokers Act and The Real Estate and Business Brokers Act (one each: non-registered salesmen).

The winding down of The Pyramidic Sales Repeal Act was finalized by the division this year, with \$1,231,103 being refunded to 581 investors in Bestline Products of Canada.

Another statute administered by the division is The Discriminatory Business Practices Act which prohibits business from discriminating on the basis of race, creed, color, nationality, ancestry, place of origin, sex or geographical location.

The Act provides for issuance and enforcement of orders of compliance and assurances of voluntary compliance. The Act also allows those discriminated against to sue for punitive or exemplary damages. Those contravening the legislation may not supply goods or services to the government or its agencies for five years.

The disclosure provisions of the Act require that the names of all persons who entered into assurances of voluntary compliance or against whom orders have been issued, be reported to the public each year. The number of complaints and the resulting mediations or actions and the number and nature of reports concerning these activities must also be disclosed. In addition, the names of all persons convicted, including the offence and penalty, must be disclosed annually.

In 1979-80 three complaints were received. Each complaint was reviewed and in each case it was concluded that there was no basis for further action under the statute. No assurances of voluntary compliance nor cease-and-desist orders were issued and no charges were laid.



The ministry received eleven reports of requests to bid on contracts containing clauses of a discriminatory nature. Of the eleven reports, ten were relating to requests for negative statements of origin. One report related to a shipping clause. In all situations, the reporting companies advised the ministry that they had responded either by deleting the clauses or refusing to submit a bid.

Among other accomplishments, the division standardized registration and renewal fees, repealed The Income Tax Discounters Act, eliminated the requirement for affidavits and certified cheques on registration forms and enacted new regulations to The Travel Industry Act to ensure that agencies are run according to good business practices and with qualified staff.

#### **Outlook for 1980-81**

The division intends to:

- Begin a review of The Consumer Protection Act to reflect current market practices and our experience to date;
- Continue investigations in the field of car repairs and odometer roll-backs;
- Step up enforcement of The Condominium Act offence sections in concert with Condominium Ontario.

### **Travel Industry Compensation Fund Board of Trustees**

The Travel Industry Act provides for a compensation fund administered by a board of trustees appointed by the Lieutenant Governor-in-Council. Each travel industry registrant is required to contribute annually to the fund so as to maintain it at \$1.5 million. This fund is for people who have made a payment to a travel agent for travel services but have not received those services.

#### **Acts administered by the Division**

The Athletics Control Act  
The Bailiffs Act  
The Business Practices Act  
The Collection Agencies Act  
The Condominium Act  
The Consumer Protection Act  
The Consumer Protection Bureau Act  
The Consumer Reporting Act  
The Discriminatory Business Practices Act  
The Mortgage Brokers Act  
The Motor Vehicle Dealers Act  
The Paperback and Periodical Distributors Act  
The Real Estate and Business Brokers Act  
The Travel Industry Act

**Executive Director:** R.A. Simpson

## **Commercial Registration Appeal Tribunal**

The Commercial Registration Appeal Tribunal was established in 1970 as an appeal mechanism for decisions made by ministry officials responsible for licensing and registration.

The tribunal holds public hearings reviewing administrative proposals to deny, refuse to renew, suspend or revoke registration of would-be or now-licensed individuals and corporations in the areas of unfair business practices, real estate, automobile dealers and salesmen, collection agencies, travel agents and cease-and-desist orders respecting all unfair business practices.

It also holds hearings under the Ontario New Home Warranties Plan.

The tribunal, composed of a full-time chairman and five per diem members, one of whom is vice-chairman, may revoke or confirm administrative proposals/decisions or attach terms and conditions to them. Appeals are heard by the chairman (or vice-chairman in his place), one of the regular members and a member of the applicant's industry, if applicable. This representative is chosen on a rotating basis from a list of industry members.

During 1979 the administrative units of the Commercial Registration Appeal Tribunal and the Liquor Licence Appeal Tribunal merged. The two tribunals now share a chairman, registrar and secretary to the chairman. The legislative function of the tribunals was not affected by this administrative change.

The number of cases dealt with during 1979-80 was 153, up 62 per cent from the previous year's total of 92, and 100 per cent from 76 cases in 1977-78. There were 137 applications for hearings this year, up 80 per cent from the previous year's total of 76.

Of the 137 applications for hearings during fiscal 1979-80, 114 involved the Ontario New Home Warranties Plan, administered by the Housing and Urban Development Association of Canada (HUDAC) New Home Warranty Program. Both home purchasers and builders appealed decisions made by HUDAC New Home Warranty Program under the warranties plan.

Seven hearings were appealing decisions made under The Motor Vehicle Dealers and Salesmen Act, and four under The Real Estate and Business Brokers Act.

Other cases, involved The Consumer Protection Act (5), The Travel Industry Act (3), The Business Practices Act (2), The Collection Agencies Act (1) and The Mortgage Brokers Act (1).

The tribunal held 46 hearings, handing down 45 written decisions. In 1978-79, the tribunal held 28 hearings and handed down 28 written decisions.

Copies of the annual summaries of CRAT decisions are available from: Ontario Government Bookstore, 880 Bay St., Toronto, Ont. M5S 1Z8.

### Outlook for 1980-81

It is expected that as the Business Practices Division of the ministry increases enforcement activities and more people make claims under the New Home Warranties Plan, more appeals will be made to the tribunal.

### Acts giving jurisdiction to the Tribunal

The Bailiffs Act  
The Business Practices Act  
The Collection Agencies Act  
The Consumer Protection Act  
The Consumer Reporting Act  
The Credit Unions and Caisses Populaires Act  
The Discriminatory Business Practices Act  
The Mortgage Brokers Act  
The Motor Vehicle Dealers Act  
The Ontario New Home Warranties Plan Act  
The Paperback and Periodical Distributors Act  
The Real Estate and Business Brokers Act  
The Travel Industry Act  
The Upholstered and Stuffed Articles Act

**Chairman:** John Yaremko

## Companies Division

An amendment to The Business Corporations Act that transferred corporate name searches and responsibility for proper completion of articles of incorporation to the private sector, made it possible for the Companies Division to increase productivity dramatically in 1979-80 and to provide "over-the-counter" incorporation. This helped reduce the time it takes to incorporate a company from an average of eight to 10 working days to 15 minutes.

One of the busiest of the ministry's units, Companies Division is responsible for the registration of sole proprietorships, partnerships and incorporation of all Ontario companies. It also maintains publicly-available information including names, addresses and type of business, on all of these.

It was one of the first areas in the ministry to implement the government's deregulation policy. By replacing the annual information return with a notice to be filed only when a change of information occurs, the number of filings businesses were required to make was substantially reduced.

The division is responsive to the changing needs of business and the public and has an ongoing review of laws for creating, restructuring, dissolving and conduct of corporations.

The last major amendment to The Business Corporations Act was in 1979 when over-the-counter incorporation was introduced.

The work related to corporation matters has grown tremendously over the years: In 1877, 38 companies were incorporated; in 1952, 1,772; in 1962, more than 5,000; in 1972, 11,000 and in 1979-80 more than 26,500.

In 1979-80, the division searched 20,633 corporate names, a reduction of almost 50,000 from the previous fiscal year when division staff, not the public, conducted the names searches. They also incorporated 26,586 businesses compared with 25,871 in the previous year. There are now some 263,000 active corporations in Ontario. The division also registered 46,700 partnerships and sole proprietorships, an increase of 3,302 over 1978-79.

### Outlook for 1980-81

The division intends to:

- Introduce a new and extensively-revised Business Incorporations Act in 1981;
- Propose the repeal of mortmain provisions in The Mortmain and Charitable Uses Act that would allow companies from other jurisdictions to buy land in the province without a licence. At present, no company from other jurisdictions may own land in the province unless licensed to do so.
- Propose a new Limited Partnerships Act that will make it easier for partners to report changes and trade in participation units to raise capital;
- Propose the transfer of the registration of corporate securities to The Personal Property Security Act from The Corporations Security Act. This will consolidate the registration of corporate and other security interests into one system.

### Acts administered by the Division

The Business Corporations Act  
The Corporations Act  
The Corporations Information Act  
The Corporation Securities Registration Act  
The Partnerships Registration Act  
The Limited Partnerships Act  
The Mortmain and Charitable Uses Act (in part)

**Executive Director:** B. C. Howard

## Financial Institutions Division

Making sure consumers obtain a fair deal from financial institutions in Ontario continued to be a major concern of the division this fiscal year.

One of its main functions is to monitor the financial status and organizational structure of insurance companies, loan and trust companies and other financial institutions such as credit unions and co-operatives. It also oversees the Motor Vehicle Accident Claims Fund and, under The Cemeteries Act, performs yet another regulatory role.

As part of its watch dog role, the division handled 1,632 complaints against insurance companies, agents, brokers and adjusters, a drop from 2,852 in the preceding year. This drop is the second in consecutive years.

The division also supervises 548 insurance companies, 26,350 insurance agents, 33 brokerage companies, 150 individual brokers and 1,070 insurance adjusters. All of these figures indicate that there has been no material change in the numbers of registrants from the previous year. The division's efforts are directed at ensuring that all registered companies and individuals are and remain financially sound and that they are conducting their business in a free and honest manner with the consuming public.

The executive director of the division, in his capacity as Superintendent of Insurance, is responsible for the regulatory supervision of the insurance industry in the province. This includes the licensing of companies, agents and brokers, providing rate guidelines where necessary, and the examination and monitoring of general insurance companies, life insurance companies, farmers' mutuals, fraternal societies and mutual benefit societies. Associations providing prepaid hospital and medical services (including dental services) also come under this regulatory umbrella.

The Prearranged Funeral Services Act was amended this year and now allows only full-time funeral operators to make arrangements for prearranged funeral services. It also ensures that the interest earned on perpetual care trust funds is returned to the consumer. A new Cemeteries Act, defining municipal responsibilities, was distributed for comment.

Automobile insurance became compulsory in Ontario on Dec. 1, 1980. The Motor Vehicle Accident Claims Fund, administered by the division, is continuing to pay those claims which occurred before that date and new claims after March 1, caused by uninsured or unidentified vehicles involving pedestrians and passengers in the uninsured vehicles. This fund was set up in 1948.

Because of the discontinuance of the payment of the Uninsured Motorist Fee, revenue declined by \$3,680,000 to \$13,831,000 in the current fiscal year. Although there were 2,142 fewer claims compared with the previous year, payments out of the fund reflected the current inflationary trend, increasing from \$15,941,000 to \$16,659,000. As a result, the fund's reserves reduced from \$29,922,000 to \$23,727,000.

### Outlook for 1980-81

The division is planning to:

- Introduce legislation to permit the self-regulation of some insurance agents and brokers;
- Adjust the Automobile Insurance Statistical Plan so that insurance costs for all drivers over 24 are rated on driving records and how the car is used, not age, sex or marital status. This would be the first step in an ongoing program to phase out unfair rating by age, sex and marital status in automobile insurance;
- Continue a joint study by the division, the Ministry of Transportation and Communications and the insurance industry, looking at the relationship between driver conviction records and subsequent auto insurance claims. The study already indicates that drivers who are claim and conviction free should pay a smaller proportion of insurance costs than those with demerit points.

## Ontario Share and Deposit Insurance Corporation

The role of this corporation, which operates under The Credit Unions and Caisses Populaires Act, is:

- To establish by way of a levy on each credit union a separate fund for each league and a further fund for all non-affiliated credit unions;
- To accumulate, invest and manage the funds with each fund receiving the income from its investments and being charged with all direct charges and an appropriate portion of costs that relate to more than one fund;
- To provide, in its discretion, financial assistance, having regard to the liabilities and assets of each fund, for the purpose of assisting any credit union in the appropriate category in its continued operation or in the orderly liquidation of its operations;
- To provide, for the benefit of persons having shares or deposits with credit unions in Ontario deposit insurance against loss of part or all of such shares or deposits, by making payments to such persons to the extent and in the manner authorized by this Act.

### Acts administered by the Division

The Cemeteries Act  
The Compulsory Automobile Insurance Act  
The Co-operative Corporation Act  
The Credit Unions and Caisses Populaires Act  
The Guarantee Companies Securities Act  
The Insurance Act  
The Investment Contracts Act  
The Loan and Trust Corporations Act  
The Marine Insurance Act  
The Motor Vehicle Accident Claims Act  
The Ontario Credit Union League Limited Act  
The Ontario Deposit Insurance Corporations Act  
The Prearranged Funeral Services Act  
The Prepaid Hospital and Medical Services Act

**Executive Director:** M.A. Thompson



## Ontario Securities Commission

The Ontario Securities Commission's major concern is the efficiency of the securities segment of the province's capital market system.

Of primary importance are the honesty and competence of the industry, full and timely information regarding traded securities, an honest marketplace and a marketplace whose design and support systems keep pace with changing market conditions.

If these conditions are met, investors' confidence will be enhanced and the securities market will contribute to capital formation in Canada.

The commission comprises an organization which administers the four legislative Acts under its jurisdiction and a quasi-judicial tribunal which responds to applications from people affected by the Acts. The commission is composed of a full-time chairman, vice-chairman and seven part-time commissioners, assisted by a Financial Disclosure Advisory Board and a Commodity Futures Advisory Board.

A new Securities Act, designed to increase protection of investors through enhanced disclosure regulations came into force September 15, 1979. This Act helps ensure equal opportunity for minority shareholders and timely disclosures of new developments affecting securities' values.

The Commodity Futures Act, which came into force September 1, 1979, sets registration requirements and related rules that will extend investor protection in the field.

The commission's concern with strengthening industry self-regulation led to fine tuning of the new Securities Act; refining rules in the new closed system of exemption from prospectus requirements; quick establishment of a firm and fair system of regulation and re-emphasizing the Toronto Stock Exchange's self-regulatory position in dealing with commodity futures and continued simplification and avoidance of duplication in commission activities during 1979-80.

As well, the commission registered about 170 security firms, 228 branch offices, 4,167 sales people, 49 exempt purchasers and 857 trading officers. Total registrations were 6,174: more than 1,000 over 1978-79.

### Outlook for 1980-81

The commission intends that a commodity futures exchange will be set up in Ontario during the next fiscal year.

Another objective for the next fiscal year will be to review legislation and policies governing financing of junior resource companies.

## Commodity Futures Advisory Board

The board, when requested by the Ontario Securities Commission, consults and advises the commission on developments in the nature of commodity contracts and the manner of trading and the influence of trading in contracts on the economy of the province.

## Financial Disclosure Advisory Board

The board's role is to advise the Ontario Securities Commission, at the commission's request, on the financial disclosure requirements of The Securities Act and the regulations.

## Toronto Stock Exchange Board of Directors

The role of the Toronto Stock Exchange Board of Directors is to govern and regulate the exchange and the partnership and corporate arrangements of the members and other persons authorized to trade on the exchange, including requirements as to financial condition. It is also to regulate the business conduct of members and other persons authorized to trade on the exchange and of their employees and agents and other persons associated with them in the conduct of business. Under Part III of The Corporations Act the board may pass by-laws and make rules and regulations as well as impose penalties for breach of any by-law, rule, regulation, direction or order.

### Acts administered by the Commission

The Commodity Futures Act  
The Deposits Regulation Act  
The Securities Act  
The Toronto Stock Exchange Act

**Chairman:** H.S. Bray (acting)

**Director:** C.R.B. Salter

## Pension Commission of Ontario

Overseeing the future income of more than 1.2 million Ontarians and their spouses kept the 21 employees of the Pension Commission of Ontario busy during 1979-80.

Established in 1963, the commission sets ground rules for private pension plans to ensure they are properly funded, safely invested and paid out according to the law.

This required staff to register 288 new plans covering nearly 15,222 people, a drop from 335 new plans covering 27,000 in the previous year. During this fiscal year, 411 plans covering 11,680 members were terminated, compared with 370 plans covering 8,000 members a year earlier.

This brought the number of plans supervised by the commission to 7,527. About 5,454 annual returns for these plans, with an average membership of 147, were examined and over 4,000 changes were approved. Over a three-year period, cost certificates for all the plans and about 3,000 actuarial valuation reports were processed.

In addition, staff answered 2,571 inquiries from companies, unions and the public on issues ranging from investing requirements to payments from bankrupt companies.

The role of the Pension Commission is to promote the establishment, extension and improvement of pension plans throughout Ontario; to register the pension plans that qualify for registration; to administer and enforce The Pension Benefits Act; to conduct surveys and research programs and to assess and collect fees for registration.

### Number and Percentage of Pension Plans in Ontario by Type of Organization with Membership by Sex - 1979.

Type of Employer Organization	Plans		Members in Ontario					
	Number	%	Males		Females		Total Number	%
			Number	%	Number	%		
Incorporated Company	7,388	86.3	656,876	54.7	214,274	40.7	871,150	50.4
Partnership	116	1.3	925		917	.1	1,842	.1
Sole Proprietorship	63	.7	295		99		394	
Association	375	4.3	4,943	.4	4,734	.8	9,677	.5
Co-operative	103	1.2	3,372	.2	1,182	.2	4,554	.2
Multi-employer (unionized tradesmen)	116	1.3	129,894	10.8	10,042	1.9	139,936	8.1
Federal Government or Agency	26	.3	135,543	11.3	58,218	11.1	193,761	11.2
Provincial Government or Agency	26	.3	132,589	11.0	123,344	23.4	255,933	14.8
Municipal Government or Agency	64	.6	111,176	9.3	97,926	18.6	209,102	12.1
Other	283	3.3	24,649	2.0	15,363	2.9	40,012	2.3
<b>TOTAL</b>	<b>8,560</b>	<b>100.0</b>	<b>1,200,262</b>	<b>100.0</b>	<b>526,099</b>	<b>100.0</b>	<b>1,726,361</b>	<b>100.0</b>

### Number and Percentage of Pension Plans and Members in Ontario by Membership-Size Group and Sex - 1979.

Membership Size Group	Plans		Members in Ontario					
	Number	%	Males		Females		Total Number	%
			Number	%	Number	%		
Less than 5	1,730	20.2	3,028	.2	827	.1	3,855	.2
5 - 9	1,282	14.9	6,314	.5	1,762	.3	8,076	.4
10 - 14	805	9.4	6,545	.5	1,956	.3	8,501	.4
15 - 49	2,019	23.5	34,205	2.8	10,255	1.9	44,460	2.5
50 - 99	888	10.3	36,849	3.0	11,339	2.1	48,188	2.7
100 - 199	668	7.8	49,796	4.1	16,140	3.0	65,936	3.8
200 - 499	591	6.9	98,478	8.2	31,080	5.9	129,558	7.5
500 - 999	255	2.9	86,448	7.2	27,454	5.2	113,902	6.5
1,000 - 1,999	154	1.7	98,945	8.2	33,610	6.3	132,555	7.6
2,000 - 2,999	64	.7	66,181	5.5	25,491	4.8	91,672	5.3
3,000 - 3,999	26	.3	38,428	3.2	10,770	2.0	49,198	2.8
4,000 - 4,999	10	.1	22,108	1.8	3,501	.6	25,609	1.4
5,000 - 9,999	34	.3	143,564	11.9	22,662	4.3	166,226	9.6
10,000 and over	34	.3	509,373	42.4	329,252	62.5	838,625	48.5
<b>TOTAL</b>	<b>8,560</b>	<b>100.0</b>	<b>1,200,262</b>	<b>100.0</b>	<b>526,099</b>	<b>100.0</b>	<b>1,726,361</b>	<b>100.0</b>

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The commission meets at regular intervals to consider and make recommendations concerning The Pension Benefits Act, to deal with situations arising from amendments to pension plans, plan terminations, mergers and with valuation reports. As well, representatives of the Pension Commission meet occasionally with representatives of other provinces in Canada to consider policy initiatives and to develop the process to make pension legislation uniform.

#### **Outlook for 1980-81**

The Pension Commission expects a number of plan terminations because of plant closures and layoffs. The effect of inflation on pensions in payments and on deferred pensions is a matter of serious concern and action is necessary to combat lost purchasing power caused by inflation for those on fixed incomes. The report of the Royal Commission on the status of pensions in Ontario is expected in 1980 and it is anticipated that recommendations of the Royal Commission will be directed to these and other matters concerning private pension plans.

#### **Act administered by the Commission**

The Pension Benefits Act

**Commission Chairman:** D.J. Haley

**Superintendent of Pensions:** J.W. Bentley



# 2 Liquor Licence Program

## Liquor Control Board of Ontario

The Liquor Control Board of Ontario controls the sale and transportation of liquor, establishes stores for the sale of liquor and supervises the marketing methods of liquor manufacturers. It also buys liquor products for resale to the public and establishes the prices at which beer, wine and spirits are sold. The board also tests all products sold to the public to maintain a high quality.

The LCBO, a Crown Corporation, is the ministry's largest employer, with 3,598 full-time employees and 1,794 part-time employees. In fiscal 1979-80, the sale of all products from LCBO stores grossed \$1.079 billion. The after-tax income was \$407 million.

Total beer, wine and spirits sales in Ontario during 1979-80 were \$1.660 billion. This includes the \$1.079 billion sold in LCBO stores, \$560 million sold through Brewers Retail stores and an additional \$21 million sold in wineries stores. The profit from Brewers Retail and wineries stores goes to the manufacturers, while the LCBO's profit is sent to the Treasurer of Ontario.

The board continued its cost cutting by closing two stores in areas where it was able to consolidate its operation.

The board now operates 587 liquor stores in the province and two rare wine stores (in Toronto and Ottawa) and two duty-free stores at Toronto International Airport. In addition, there are 66 agency stores (general stores or outfitting shops) authorized to sell liquor in remote parts of the province.

During fiscal 1979-80 the board continued the trend to convert stores to self-serve or build new self-serve operations. The number of self-serve stores increased to 419 from 393 during this period.

The board also increased the selection of domestic beer available in its stores. Prior to 1979-80 the board's practice was to offer beer for sale only in those areas where there was no convenient Brewers Retail outlet. The change provides one stop shopping for the person who wishes to buy a few bottles of beer.

Pricing policy was changed so that retail prices are now subject to change with each shipment of goods. Price changes are due mainly to shipping costs, currency fluctuations and suppliers' prices.

Details of the board's operations for the 1979 calendar year are contained in its annual report, available from the LCBO at 55 Lakeshore Blvd. E., Toronto, Ont. M5E 1A4.

### Outlook for 1980-81

The board plans to close two stores as part of its continuing cost-cutting effort and to revise store hours in certain communities.

### Acts administered by the LCBO:

The Liquor Control Act  
The Wine Content Act

**Chairman:** W.J. Bosworth

**General Manager:** F.A. MacInnis

## Liquor Licence Appeal Tribunal

The Liquor Licence Appeal Tribunal was established in 1976 to provide an independent appeal process for the review of decisions of the Liquor Licence Board of Ontario. The tribunal is composed of a chairman and six per diem members, two of whom are vice-chairmen.

The administrative units of the Liquor Licence Appeal Tribunal and the Commercial Registration Appeal Tribunal merged in 1979. The two tribunals share a common chairman, registrar and secretary to the chairman in addition to the support staff. The change leaves the legislative function of both tribunals unchanged.

There were 47 applications for hearings during 1979-80, up 42 per cent from the previous year's total of 33. The total number of cases dealt with during the 1979-80 fiscal year (including those carried over from the previous year and those that were settled or withdrawn) reached 60 compared to 38 in 1978-79.

Of the 60 matters, written decisions were rendered on 22, another 20 were settled without formal hearings and 18 were in process at year's end.

Summaries of LLAT decisions are published annually, based on a calendar year. The 1979 summary lists the outcome of 22 hearings. Ten appellants appealed decisions by the Liquor Licence Board of Ontario to attach terms and conditions to their licence, six appealed suspension of their licence, four requested reversal of the LLBO's decision not to grant them liquor licences while the remaining cases dealt with one refusal to renew a licence and a citizen's objection to the issuance of a licence.

Copies of the annual summaries of LLAT decisions are available from: Ontario Government Bookstore, 880 Bay St., Toronto, Ont. M5S 1Z8

### Outlook for 1980-81

Because of the increasing awareness by industry of the tribunal and its function, and the increasing activity of the Liquor Licence Board, it is expected that the number of appeals to LLAT will continue to steadily increase.

### Act giving jurisdiction to the Tribunal:

The Liquor Licence Act

**Chairman:** John Yaremko

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## The Liquor Licence Board of Ontario

The licensing and regulation of premises that sell beer, wine or spirits has been a provincial responsibility since 1867. The Liquor Licence Board of Ontario was established in 1946 and reorganized as a Crown Corporation under The Liquor Licence Act of 1975 for the following purposes:

- to issue, transfer and revoke liquor licences for establishments such as restaurants, hotels, resorts, recreational facilities and clubs;
- to monitor all forms of alcoholic beverage advertising;
- to issue Ontario Photo Cards;
- to inspect, under the authority of The Hotel Fire Safety Act and the Ontario Fire Marshal's office, licensed premises. In addition, board inspectors check all movie theatres on behalf of the ministry's Theatres Branch;
- to issue licences for manufacturers and their sales agents; and,
- to assist groups concerned with alcohol abuse.

The board, composed of a full-time chairman, part-time vice-chairman and five part-time members, holds regular hearings on licence applications, transfers of licences as well as disciplinary hearings involving all areas of licensing.

LLBO revenues come from licence fees and a gallonage fee on beer sales. Revenue reached \$123 million in 1979-80 while expenses totalled \$6.6 million.

The board received 1,204 applications for new licences during 1979-80 and 1,368 applications for licence transfers. Almost 159,000 special occasion permits were issued. Board inspectors conducted 14,887 semi-annual inspections of licensed premises and 4,566 inspections of special occasion events. The number of licensed outlets in 1979-80 was 7,823, up from 7,131 the previous year.

The board held 317 hearings during the year, at which 77 licences were suspended and 125 licences were cancelled. Licences were suspended for a variety of reasons, but the principal reasons were for serving minors, failure to maintain the proper ratio of liquor/food sales, failure to clear the premises at closing time, outstanding work orders and unpaid retail sales tax.

During 1979-80, the board continued its attempt to have the community play a larger role in the decision to licence by placing signs in the windows of a prospective licensed establishment prior to a public hearing.

The board reviewed the effectiveness of the 1978 Advertising and Promotion Guidelines this year. The result of this review will be revisions to the current guidelines to indicate the government's concern in areas such as drinking and driving and life-style advertising.

Regulation amendments resulted in resorts being allowed room service and increasing flexibility in licensing in order that resorts in Ontario can more readily compete for tourism.

The board continued to cut its paper flow by reducing the number of reports by licencees.

### Outlook for 1980-81

The trend toward dining lounge licences is expected to continue and a large number of licence applications from hotels now under construction, is anticipated.

Regulations involving restrictions on the number of special occasion permits available to one group or individual will be issued as well as measures to control those who may be illegally making profit from this type of permit.

The board also expects to issue new advertising and promotion guidelines. On the administrative side, the board will increase the use of computers and continue its reduction of unneeded information from licensees.

### Act administered by the Board:

The Liquor Licence Act

**Chairman:** E.J. Rice

**Executive Director:** R. Cooper

# 3 Property Rights Program

## Property Rights Division

This division is divided into three branches: Real Property Registration, Personal Property Security Registration and Legal and Survey Standards.

Real Property Registration Branch, working from a province-wide network of 65 land registry offices, maintains records on real estate transactions and land ownership.

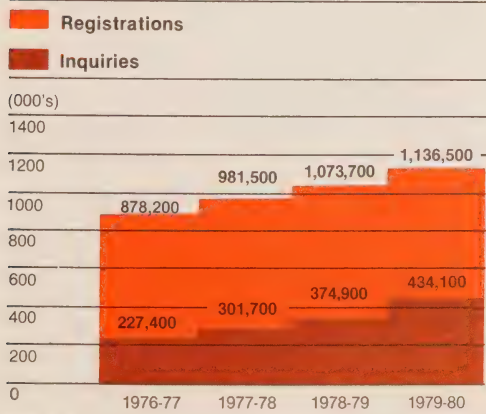
In its 49 regional Personal Property Security Registration offices (47 of which are combined with the land registry offices), the branch registers liens against personal property. This system provides an inquiry service so that prospective buyers or lenders can, for a small fee, determine whether property offered for sale or as collateral is free of financial encumbrances.

The division, which has been part of the ministry since provincial government reorganization in 1972, is also responsible for registering condominiums.

The Personal Property Security Registration Branch is responsible for the operation of the property security registration system and the administration of The Personal Property Security Act. In 1979-80 the system experienced a 16 per cent increase in inquiries and a registration increase of six per cent.

During 1979-80, a feasibility study was done by the branch on data-entry methods and a revised method was introduced using two on-site minicomputers, resulting in increased productivity and lower costs. A study was done on corporation securities and the Minister's Advisory Committee began drafting recommended amendments applying to corporation securities. The branch is also studying a revised business debtor searching technique to reduce the number of dissimilar names reported on inquiry.

### Personal Property Security Registration and Inquiry Volumes by Fiscal Year (Apr. to Mar.)



The former Regional Property Registrations Branches I and II were combined under the Real Property Registration Branch in 1979. It maintains land ownership records in its 65 land registry offices in Ontario. The land registry offices also collect land transfer taxes and retail sales tax on the sale of personal property associated with real estate transactions.

The Branch registered 1.7 million land titles and real estate transactions compared with 1.2 million in 1978-79 and collected \$112.7 million in land transfer and retail sales taxes, a substantial increase over the \$84.2 million collected in 1978-79. In line with the current program of restraint in expenditures and civil service growth, the concept of satellite offices has now been implemented. It involved appointing experienced land registrars to manage both their own offices together with one other land registry office. Previously, the satellite offices were "full" offices and each was managed by its own land registrar who was in charge of all senior management tasks. Satellite offices were set up in Port Hope, Durham, Cayuga and Cobourg, thereby eliminating four land registrar positions.

By March 1980, all the branch's 12,000 copybooks were microfilmed and the books released to historical societies through the Archives of Ontario.

The Legal and Survey Standards Branch maintains the legal and technical quality of land registration records; provides advice on property and survey law and procedures to the Property Rights Division personnel as well as to lawyers, surveyors and the public; drafts regulations for Acts administered by the division; and performs pre-registration examinations of survey plans and descriptions.

Among other accomplishments this year, the branch completed its centralization of applications for first registration under The Land Titles Act on April 1, 1980; enacted amendments to The Registry Act, The Land Titles Act and The Certification of Titles Act and introduced a system of Errors and Omissions Reports dealing with registry office operations. The reports will assist in determining trends in the quality of real property registrations and allow for a better assessment of potential liability.

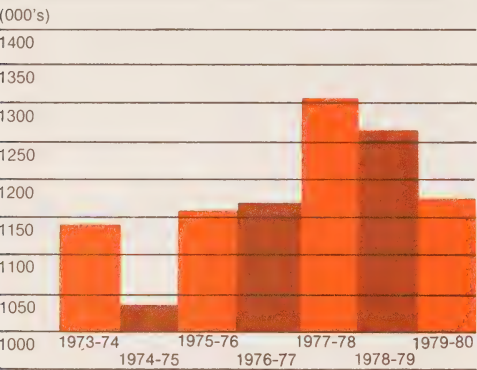
On July 4, 1979, Cabinet approved the Land Registration Improvement Project in principle and authorized the detailed design work necessary for developing and testing the proposed improvements. This major project, the number one priority of the ministry for 1980-81, will produce a series of progressive improvements to the present land registration system over a planned implementation period of fifteen years. The overall cost of implementation is approximately \$12 million with resulting savings to the public estimated at \$26 million per year.



During the fall and winter, ministry staff carried out the organizational work necessary to staff and fund the project. The process of building a senior management team was initiated and budget forecast for 1980-81 developed.

Staff training and development programs continued at an active level this year, with some 215 people (25 per cent of the division) attending courses.

**Land Registration Volumes  
by Fiscal Year (April to March)**



**Outlook for 1980-81**

The major task facing the Personal Property Security Registration Branch will be to complete the corporation securities program. This entails repealing The Corporation Securities Registration Act and amending The Personal Property Security Act as well as major revisions to the system.

Two major organizational changes are underway in the Real Property Registration Branch that should be completed by next year. They are the reorganization of Toronto Land Titles and transfer of positions and staff from Toronto Borough and Land Titles to Newmarket as a result of jurisdictional changes. It will also consider expanding its satellite program this year.

The Legal and Survey Standards Branch intends to complete the study of metrication impact on the land registration systems; prepare a new Boundaries Act that would clarify and simplify processing of applications for land boundary confirmations; prepare new Regulations to complement the new Certification of Titles Act passed in December 1979; formalize an operation audit routine; and prepare housekeeping amendments to The Land Titles Act and The Registry Act.

**Acts administered by the Division**

- The Bills of Sale Act
- The Boundaries Act
- The Certification of Titles Act
- The Land Titles Act
- The Personal Property Security Act
- The Registry Act

**Provincial Property Registrar:** D.M. Peacock

# 4 Public Entertainment Standards Program

## Lotteries Branch

During 1979 Ontarians spent \$260 million in non-government lotteries supervised by Lotteries Branch.

Of this total, \$124 million (48 per cent) was given to charity, \$83 million returned in prize money and the remainder used to cover administrative costs.

Since 1970, when the branch was created, over 750,000 applications for social gaming events have been processed with a total prize gross over \$1.781 billion. Charitable organizations and community betterment programs received over \$698 million of this total.

Community service clubs continued to be the largest single group organizing lotteries this year, as they have been since the branch was created. Service clubs arranged 46 per cent of all lotteries. Others organizing lotteries were: religious groups (27 per cent); minor sports groups (13 per cent); health and welfare groups (5 per cent); educational groups (5 per cent); and cultural groups (4 per cent).

The number of bingos licensed by the branch dropped to 3,698 in 1979 from the record-high of 4,417 in 1978. Prize money also dropped during the same period to \$11,061,189 from \$12,337,000.

The number of raffles dropped to 480 in 1979 from the all-time high of 576 in 1978. Despite the drop, prize money hit a record high of \$14 million in 1979, up 58 per cent from the previous year.

Monte Carlo nights (with gaming wheels and blackjack tables) continued to increase in popularity. The branch licensed 935 such events in 1979 compared with 698 in 1978.

In addition, the branch licensed 1,480 games of chance at 187 fall fairs during 1979.

The Cash for Life lottery, with prizes totalling \$9.5 million, was the largest non-government lottery in Ontario during 1979. Nineteen other lotteries each offered more than \$50,000 in prize money this year.

### Outlook for 1980-81

The trend toward more Monte Carlo-type nights is expected to continue while the number of lotteries and raffles may decline as various charitable organizations consolidate their fund-raising activities to cut down administrative costs.

In fact, the largest non-government lottery in North America will begin operation in September 1980, in Ontario. The lottery will be run by the Ontario Charities' Lottery Group, composed of the Ontario Association for the Mentally Retarded, the Ontario Society for Crippled Children, the Ontario Chapter of the Kidney Foundation of Canada and the Multiple Sclerosis Society of Canada (Ontario Chapter).

**Director:** E.C. Fisher

## Office of the Athletics Commissioner

The Office of the Athletics Commissioner was transferred to the Ministry of Consumer and Commercial Relations from the Ministry of Culture and Recreation on April 1, 1979.

The commissioner is responsible for regulating professional wrestling and boxing in the province. In addition, he is responsible for the good conduct of all professional sport in Ontario.

During his first year with the ministry, the commissioner spent considerable time travelling the province explaining The Athletics Control Act to sporting groups and sports arena managers.

The commissioner also arranged for judges, referees, timekeepers and doctors to attend professional boxing matches when requested to do so by the fight promoter. The officials, who are all volunteers, receive an honorarium paid from the fight revenue.

During 1979-80, the commissioner continued the on-going registration of all persons connected with professional wrestling and boxing in the province and kept an eye on sporting events to ensure compliance with The Athletics Control Act.

### Outlook for 1980-81

The commissioner plans to prepare revisions to The Athletics Control Act.

In consultation with other provincial athletics commissioners, the commissioner intends to begin a system of computerizing individual boxer's fight records and sharing similar information with other provinces and American states. The commissioner is considering issuing passport-type cards to all boxers in which each fight, the outcome and the boxer's medical condition are registered.

The commissioner feels this could dramatically reduce the possibility of injury to a fighter who boxes too often during a short period of time.

The commissioner will continue to visit arena managers to explain The Athletics Control Act.

**Act administered by the Commissioner:**  
The Athletics Control Act

**Commissioner:** J.F. Vipond

## Ontario Racing Commission

Ontarians wagered nearly \$696 million at the province's 23 horse race tracks in the 1979 calendar year. More than \$241 million was bet on thoroughbred racing while standardbred races attracted \$455 million in wagers. This brought \$49 million in taxes into provincial treasury.

Overseeing Ontario's race tracks is the responsibility of the Ontario Racing Commission. Set up in 1950, the commission is responsible for governing and regulating thoroughbred and standardbred horse racing in the province. It also licenses race track operators, horse owners, trainers, drivers, jockeys, apprentice jockeys, grooms, jockey agents, jockey valets, exercise boys and tradesmen. As well, the commission has the power to suspend violators or to impose and collect fines should participants breach the rules of racing established by the commission in Ontario.

To aid in the development of the industry and to encourage horsemen to develop better quality stock, the Ontario Sires Stakes Program, administered by the commission, was established in 1974. Through the race tracks tax sharing arrangement, one seventh of the seven per cent provincial parimutual tax is rebated to the industry. The money is used to supplement purses paid to the owners, to improve the quality of facilities at smaller tracks and to fund equine research programs. The Ontario Sires Stakes program, a direct result of this arrangement, has continued to grow since its inception in 1974 with a purse distribution exceeding \$3.5 million in 1979.

The Trillium Series for Ontario-owned two-year-old Standardbred Fillies was also introduced in 1979. The highlight of the new series was "Armbro Vibrant's", world record clocking of 1:58 over one mile at Windsor Raceway on October 21, 1979.

To increase efficiency and provide better service to licencees, which include all race track employees, the commission increased its use of computerization and text editing services. This allows staff to provide more accurate updates of rules, lists of eligible horses and thoroughbred colors.

In 1979, the commission authorized 235 thoroughbred and 1,478 standardbred racing dates. It also licensed 4,144 thoroughbred participants and 12,531 standardbred participants. Twenty hearings were held to consider appeals on matters such as licence suspensions, rule violations and licence authorizations.

The commission also authorized the payment of \$50,000 in improvement program funds to the Ontario Veterinary College for equine research.

### Outlook for 1980-81

The commission intends to:

- Develop a training program for racing officials in Ontario;
- Establish better lines of communication to provide better service for the racing industry as a consequence of head office reorganization;
- Continue the development of the breed improvement programs through the tax sharing arrangement to further the employment base in Ontario and continue the development of world class horses.

## Province of Ontario Horse Racing and Breeding Advisory Board

This board, composed of representatives of all facets of the racing industry, advises the Minister of Consumer and Commercial Relations and the Ontario Racing Commission on all matters relating to the establishment and operation of the province's Horse Racing and Breeding Assistance Program.

### Act administered by the Commission

The Racing Commission Act.

**Commission Chairman:** C. MacNaughton

**Commission Director:** W.R. McDonnell



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## Theatres Branch

Established in 1911, the Theatres Branch is responsible for maintaining public entertainment standards in film and for the safety of movie-goers in Ontario.

To achieve this, the branch classifies and/or censors all 35mm, 16mm and 8mm films and videotapes destined for public exhibition in the province. It must also approve the advertising of such films and tapes, except for radio and television ads.

One aspect of the Theatres Branch is the Ontario Board of Censors. The board is made up of seven members who screen all films and classify them as general, adult or restricted to persons 18 and over. In the 35mm category, the board examined 848 films compared with 789 last year. Four of these were not approved and decisions on four others are pending. Of the 491 16mm films viewed (220 more than 1978-79) only one was not approved.

Twenty-one of the 35mm films viewed were Canadian with one classified general viewing, eight adult entertainment and nine restricted. Three were restricted with eliminations.

In an effort to control films shown in body rub parlors and book stores, legislation was passed in 1975 giving the branch jurisdiction over 8mm films and videotape. Only 45 8mm films were submitted this year. Now that the owners of licensed bars, lounges, motels and hotels are showing them, videotape submissions have increased. A total of 126 videotapes were submitted, an increase of 44 over last year.

There were also 509 cartoons, documentaries and film shorts submitted for examination.

Branch employees process not only the original prints but also copies. Requirements for approval of each copy are the elimination of classification symbols for other jurisdictions and any other footage required by the board to conform to perceived community standards. When these conditions are met each copy must be stamped to indicate authorization for public exhibition. In addition, certificates of approval must be prepared and accompany each copy.

There was a 5.5 per cent increase in the number of copies submitted this year; 11,609 compared with 11,030 in 1978.

To fulfill its responsibility for the safety and well-being of Ontario movie-goers, the Theatres Branch inspects plans and specifications for new theatre construction and arranges for periodic inspection of existing buildings to ensure that fire safety regulations are followed.

The merging of the inspectors at the Liquor Licence Board of Ontario (LLBO) and the Theatres Branch has dramatically increased the number of theatre inspections this year. Inspections increased to 2,989 from 1,773 last year.

The branch is also empowered to license motion picture theatres, drive-in theatres, film exchanges and projectionists. A major change in the procedure of licensing projectionists was introduced this year providing for a three-year licence. This will result in fewer peak loads and financial savings in the future.

### Outlook for 1980-81

Theatres Branch will prepare a statement on its perception of community standards in public entertainment and will formalize and document the procedure used when viewing material for censorship.

It will also introduce its new and less-expensive certification process.

**Acts administered by the Branch**  
The Theatres Act

**Director:** D. Sims

# 5 Registrar General Program

## Office of the Registrar General

The recording of vital events (births, deaths, marriages) is as old as writing. In Ontario, the collection and compiling of vital statistics is the job of the Registrar General.

In addition to collecting and safeguarding records of births, deaths, stillbirths and marriages, the Registrar General also records changes of names, adoptions, divorces and since March 31, 1978, consent or court-ordered parentage of children born out of wedlock.

During 1979-80 more than 1,000 registrations were received and approximately 2,000 certificates issued daily. During 1979, just under 500,000 birth, death and marriage certificates were issued. Applications for certificates have increased by 50 per cent since 1973.

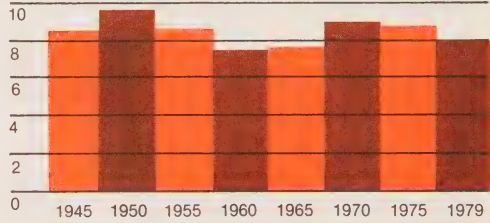
The accompanying charts show the marriage, divorce, birth and death rates in Ontario since 1945.

The marriage rate continues to drop. In 1979, the rate was 7.9 marriages per 1,000 population. The high since 1945 was reached in 1964 when the rate was 11.2 marriages per 1,000 population.

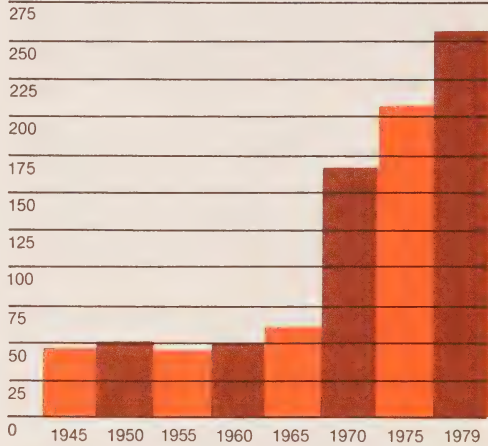
The divorce rate, which has been climbing steadily since new divorce legislation in 1969, reached 254.8 divorces per 100,000 population in 1979. The rate was 164.7 in 1970 and 49.1 in 1960.

The birth rate increased fractionally in 1979 to 14.5 per 1,000 population (compared to 14.3 in 1978) but the trend has been generally downward since the post-war high birth rate of 26.8 per 1,000 population in 1957.

**Marriage rates per 1,000 population, Ontario, 1945-1979**



**Divorce rates per 100,000 population, Ontario, 1945-1979**



In 1969 there was a change in the divorce legislation.

The death rate, at 7.3 per 1,000 population, remained virtually the same as it has since 1969. The highest death rate since 1945 was 10.0 per 1,000 population in 1947.

Genealogical searches for people wanting to know their family's history increased to 10,371 in 1979 over 7,926 in 1978. Births registered in the hyphenated name of both mother and father doubled in 1979, up to 282 from 133 the previous year.

Further statistical information on registrations, certificates issued, name changes and other activities of the Registrar General's Office for 1979 is available from the ministry's Communications Services Branch, 555 Yonge St., Toronto, Ont., M7A 2H6. Tel. (416) 963-0339.

**Outlook for 1980-81**

This is the first year of a two-year plan to put all the office's eight million records on computer file. When the program is complete, the office will be able to issue certificates by computer.

**Acts administered by the program:**

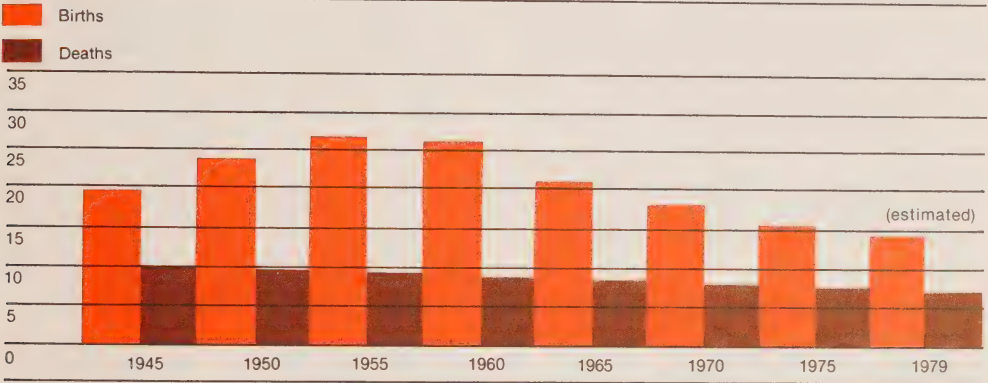
The Marriage Act  
The Vital Statistics Act

**Deputy Registrar General: E.W. Pike**

(Under the Vital Statistics Act the Minister of Consumer and Commercial Relations is also the Registrar General of the province.)

**Live Births and Deaths  
in Ontario 1945-1979**

Rate per 1,000 population





# 6 Rent Review Program

Important changes took place in the fiscal year in the legislation dealing with rent review and landlord-tenant relations. The program began the year operating under the authority of The Residential Premises Rent Review Act. In June, The Residential Tenancies Act, 1979, was passed by the Legislature to replace and reform the existing law concerning residential tenancies and to provide for continuation of the rent review program. Portions of the Act were to come in force as and when proclaimed by the Lieutenant-Governor.

## Residential Tenancy Commission

The commission was established August 17 when the appropriate sections of the Act were proclaimed, to enable it to administer the section of the Act dealing with rent review.

The remaining sections of the Act dealing with landlord and tenant matters were not proclaimed, pending a decision of the Ontario Court of Appeal on the constitutional validity of certain powers which the commission would have under the Act. In a decision in February, the Court ruled these provisions were beyond the authority of the Ontario Legislature.

Applications for rent increases effective on or after December 1, 1979 were considered under The Residential Tenancies Act, while those rent increases effective prior to that date were reviewed under The Residential Premises Rent Review Act.

Therefore, two sets of statistics for fiscal 1979-80 have been prepared, reflecting results of applications made under both Acts.

### Residential Premises Rent Review Act

During fiscal 1979-80, landlord applications on 10,027 units for increases exceeding the guideline limit of six per cent were received. There were also 899 applications from tenants for rent reductions. Rent review officers held 1,445 hearings to hear the landlord and tenant applications.

The average rent increase requested amounted to 17.4 per cent, while the average amount granted was 11.2 per cent. The average monthly rent requested was \$248, while the average amount allowed was \$237. These averages are based on province-wide rent review decisions on all types of rental accommodation, including mobile home sites.

### Residential Tenancies Act

A new feature in The Residential Tenancies Act provides for whole building review. Under the former act, a landlord submitted applications only for those units for which an increase above six per cent was requested. This may have resulted in several hearings for the same building during the same year. Under the new Act, a landlord wishing an increase above six per cent on any unit is required to file an application for the whole building, and the rents for all units are determined at the same hearing.

The Act also permits the commission to award different rent increases to units in the same building to reduce rent differences among similar units.

Further changes in the rent review provisions of the new legislation include a requirement that: the commission first attempts to settle all applications by mediation, with the exception of whole building review applications; appeals against the Commission's initial decision are heard by an appeal panel composed of two appeal commissioners and a member of the Board of Commissioners (under the former legislation, appeals against initial decisions were heard by a separate board).

From September 1979, when the commission began operations, to March 31, 1980, the commission received 987 landlord applications for whole building review involving 26,374 rental units, 563 tenant applications disputing proposed rent increases, and 430 tenant applications requesting rebates on past rent overcharges.

The commission held 792 hearings during the fiscal year, of which 609 resulted in rent determinations, under whole building review applications, for 19,469 units. While applications by landlords of large complexes, such as those with elevators, produced only 18 per cent of all hearings, orders resulting from these cases affected 70 per cent of the total rental units under review.

Landlords who applied for rent increases under the new Act requested an average increase of 14.3 per cent, and were granted an average of 10.7 per cent increase. Owners of smaller rental complexes generally requested and received higher increases than large owners. For example, the average increase permitted triplex owners was 15.6 per cent, owners of buildings with 4-5 units received an average of 15.4 per cent, while owners of elevator buildings received an average 9.7 per cent.

There were 176 tenant applications disputing proposed rent increases resolved during the fiscal year, either through mediation or by order following a hearing. Of these, reductions averaging \$26 per month were achieved by 37 tenants.

There were 222 tenant applications for rent rebates settled during the year by mediation or commission order. In 176 of these resolved cases, tenants were allowed an average refund of \$220.

### Outlook for 1980-81

The commission will continue to administer the proclaimed sections of the Act dealing with rent review.

The workload, especially tenant applications, is expected to increase.

The responsibilities of the commission relating to landlord/tenant matters will await the outcome of an appeal before the Supreme Court of Canada.

### Act administered by the program:

The Residential Tenancies Act

**Chief Tenancy Commissioner:** S.W. Clarkson

**Executive Director Rent Review Program:** P.C. Williams

# 7 Technical Standards Program

## Technical Standards Division

It would be almost impossible for anyone to work or play in Ontario and not be affected, in some way, by the activities of the Technical Standards Division.

All buildings are subject to the Ontario Building Code. Elevators, power plant boilers, the furnace in your house, even the stuffing in your favorite chair, are regulated by branches of this program.

Technical Standards comprises five branches: building code, fuels safety, elevating devices, pressure vessels safety and upholstered and stuffed articles. The division is responsible for setting design standards for equipment and machinery that may affect public safety and for carrying out inspections to ensure that safety standards are met.

The division became part of the Ministry of Consumer and Commercial Relations in 1972. Before that time, technical standards was part of the Ministry of Labour.

## Building Code Branch

The Building Code Branch implemented the Ontario Building Code in 1975 and serves to advise architects, building officials and others about matters related to building standards in Ontario.

The branch completed its amendments to the Plumbing Code regulations this year, which they hope will eventually be merged into the provincial building code.

The report of the Advisory Committee on the Ontario Fire Code was published in The Gazette to elicit public comments. Over 300 responses were received and assessed by the Building Code Branch. It was concluded that further consideration was necessary to resolve socio-economic and jurisdictional concerns. These are being addressed in conjunction with the Ministries of the Solicitor General, Housing and Intergovernmental Affairs for satisfactory resolution as soon as possible.

The number of building permits issued in 1979-80 dropped to 86,200 from 101,300 the previous year, a slump of 14.9 per cent.

### Outlook for 1980-81

Branch staff hope to revise the provincial building code to make it, as much as possible, the same as the National Building Code.

Talks will be conducted with other provincial ministries and branches of the Ministry of Consumer and Commercial Relations to encourage the use of the Ontario Building Code as the sole (or principal) standard for construction in the province. This should result in a reduction and simplification of building regulations.

A variety of options for enforcing the Building Code in the unorganized parts of the province (primarily northern Ontario) will be explored.

## The Building Code Commission

The commission's objective is to arbitrate disputes between individuals and municipal building officials respecting the interpretation of technical requirements of the Ontario Building Code. The decision on the subject matter when handed down is final.

## The Building Materials Evaluation Commission

The commission researches and examines new building materials, techniques and designs for construction for which there is no criteria or is not covered in the Ontario Building Code. If approved, the new material or technique can be used in the province.

## Elevating Devices Branch

The Elevating Devices Branch licenses and inspects over 24,000 installations in the province. The vast majority of these are passenger and freight elevators, but included in the total are escalators, moving walks, manlifts, construction hoists and ski lifts.

In 1979-80, branch inspectors carried out about 33,000 inspections. Designs for new installations are reviewed by branch engineering staff and an initial inspection is carried out before they are licensed and allowed to go into service.

Drafting of a new Elevating Devices Act and regulations was completed during 1979-80 and a new set of standards for elevating devices for the handicapped was developed in conjunction with the Canadian Standards Association.

### Outlook for 1980-81

The regulations for the new Elevating Devices Act will be completed and the Act will then be proclaimed and implemented. The standards covering elevating devices for the handicapped will be published as a new and separate standard by the CSA and adopted by the branch. Developmental work on quality and maintenance standards for elevating devices will be continued.

---

## Fuels Safety Branch

This branch is concerned with the safe use and transportation of natural gas, fuel oil, propane, gasoline and associated products. The branch is interested in appliances which use these fuels and works with industry to develop safe, energy-efficient devices and techniques for public use. The major portion of the branch's activities is directed toward preventive measures, including a portion directed at remedial action initiated by field failures and accident investigations.

During 1979-80, branch engineers and field staff monitored the effectiveness of furnace add-ons intended to save energy. Some unapproved models were ordered removed. In cooperation with the Canadian Standards Association (CSA), the branch developed installation standards for use by certified mechanics in applying flame retention heads to oil furnaces.

Standards for the manufacture and installation of electrically energized vent dampers for use on new appliances were prepared with the help of the Canadian Gas Association.

The Branch is participating in the CSA Committee sponsored by Transport Canada to develop new standards for Vehicle Tanks for road transportation of gaseous and liquid dangerous goods.

In addition, branch inspectors monitored the installation of almost 34,000 gas-burning appliances in homes and businesses.

### Outlook for 1980-81

The Fuels Safety Branch will continue its involvement with furnace add-ons by arranging courses for oil burner mechanics to demonstrate correct installation methods and assisting in the preparation of a list of furnaces and boilers suitable to receive such devices.

The branch plans to work with community colleges to ensure there are sufficient trained mechanics able to convert oil-burning furnaces to natural gas and with industry to ensure adequate supply of conversion hardware.

Standards for the installation of latent heat recovery gas furnaces will be developed.

## Pressure Vessels Safety Branch

This branch is responsible for ensuring safe design, construction and installation of boilers and pressure vessels. To this end, branch inspectors examined 64,527 vessels during their manufacture, made 3,902 visits to review new installations, checked 2,486 repairs and made 10,814 visits to plants in operation this year.

The branch reviewed and approved the quality assurance standards of 117 companies in the boiler/pressure vessel manufacturing field. The standard is that approved by all provincial chief boiler inspectors.

A standardized welder testing program for mechanical contractors was extended to Hamilton, Kingston, London, Sarnia, St. Catharines, Kitchener and Thunder Bay. This was a joint effort of government, business management and unions.

### Outlook for 1980-81

In addition to its continuing surveillance of pressure vessels, the branch plans to explore the use of mechanical engineering technology graduates as inspector trainees.



## Pressure Vessels Safety Branch (Operating Engineers Section)

The Operating Engineers section of Pressure Vessels Safety Branch is responsible for the qualification and certification of all operating engineers in the province.

Operating engineers are classified as stationary engineers, (fourth, third, second and first class), provisional stationary engineers (fourth, third and second class), hoisting operators, refrigeration operators (classes A & B) and air compressor operators.

The branch issued 1,168 certificates this year and 62 provisional certificates. In addition, the branch succeeded in extending the "guarded plant" concept to third class plants, a change that means the operating engineer can now leave the control room and perform maintenance duties, assuming the boiler is operating safely.

### Outlook for 1980-81

The branch is expecting an amendment to The Operating Engineers Act to allow acceptance of operating engineers from other provinces at an equal level.

## Operating Engineers Board of Examiners

By examining and certifying operating engineers, the board is able to fulfil its objective of minimizing the risk of loss of life, injury or property damage which may result from the operation of power plants and hoisting devices. The board is also empowered to suspend or cancel certificates for specific misconduct.

## Operating Engineers Board of Review

The board's role is:

- To advise the minister as to the effectiveness of The Operating Engineers Act in ensuring safety in power plants;
- To evaluate and advise the minister as to equipment and operating procedures in ensuring safety in power plants.

## Upholstered and Stuffed Articles Branch

All materials used for filling articles sold in Ontario are regulated by the Upholstered and Stuffed Articles Branch. The 2,800 manufacturers selling stuffed articles in the province must be registered with the branch and must affix content disclosure labels to their products.

The branch conducted 4,418 inspections and 589 tests of stuffed articles during 1979-80. Fifty three of the samples were of down/feather products. Less than 10 per cent of the down/feather products had to be relabelled because the percentage of down was lower than the acceptable standard. Only one case was classified as a serious misrepresentation of the product. This involved 60,000 articles manufactured in the Orient which were returned to a Montreal-based importer for relabelling. Seven thousand eight hundred toys, found to contain unacceptable filling materials, were condemned and subsequently destroyed. Fifty-six thousand toys from the Orient found to have incorrect filling declarations were relabelled by the importer.

The branch also worked with large retail chains to eliminate false or misleading advertising of stuffed articles. Three cases were seen during the year and these were quickly corrected by the retailers in subsequent newspaper advertisements.

### Outlook for 1980-81

The branch expects its workload to increase steadily as the volume of imported stuffed articles continues its steady climb. The branch will work with the Canadian Down and Feather Products Association and the federal government to review, and revise if necessary, standards relating to down/feather products and their analysis.

### Acts administered by the Division:

The Boilers and Pressure Vessels Act  
The Building Code Act  
The Construction Hoists Act  
The Elevators and Lifts Act  
The Energy Act  
The Gasoline Handling Act  
The Operating Engineers Act  
The Upholstered and Stuffed Articles Act  
The Plumbing Code

**Executive Director:** H.Y. Yoneyama









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Ministry of  
Consumer and  
Commercial  
Relations

# Annual Report

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of the

## Ministry of Consumer and Commercial Relations

for the year ending March 31, 1982





For further information, contact:

Ontario Ministry of Consumer and Commercial Relations  
Communications Services Branch  
555 Yonge Street  
Toronto, Ontario  
M7A 2H6

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The Honourable John Black Aird, O.C., Q.C., B.A.,  
L.L.D., Lieutenant Governor of Ontario

The Ministry of Consumer and Commercial  
Relations is pleased to submit its annual report of  
operations for 1981-82.

Robert Elgie, M.D.  
Minister

March, 1982

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# Organizational Chart of Ministry

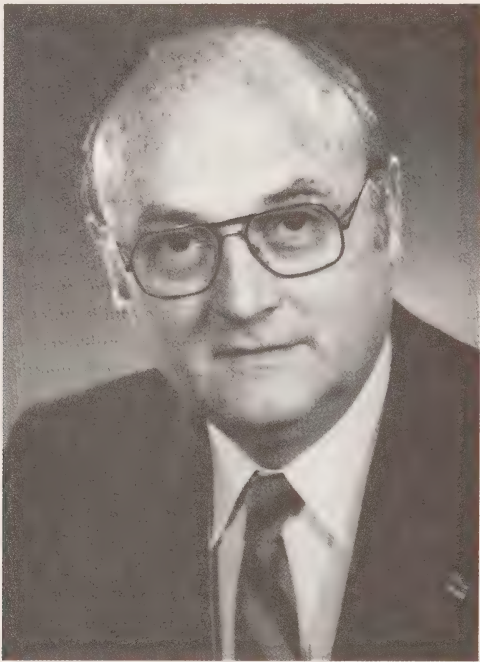
March, 1982





Message from the Minister

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I see the challenge that faces this ministry as one of maintaining the critical balance between the interests of consumers and business in an increasingly complex marketplace.

Over the last year, our efforts to maintain this balance have involved a tighter and more efficient focus of our consumer advocacy on areas where the need was the greatest. This focussing of effort during a period of financial constraint will become even more important in the coming year.


A major theme has become the faster and more streamlined delivery of customer service. For example, our Companies Division has instituted over-the-counter incorporation procedures, an important change for people trying to start a new business.

Our moves toward self-regulation in some areas of industry and finance will continue, placing more reliance on business to govern itself in ways beneficial to Ontario consumers.

We will also monitor developments in the field of micro-electronics and their impact on the consumer, particularly in the area of electronic funds transfer.

These are but a few of the initiatives planned for the 1982-83 year, all of which will be carried out with a sharp eye to minimizing cost and maximizing effectiveness.

As you read this annual report it will become obvious that this ministry has a difficult and diverse mandate. I look forward to fulfilling this challenge, seeking balance and fairness in the marketplace while reducing needless government intervention.

A handwritten signature in dark ink, reading "Robert Elgie". The signature is fluid and cursive, with a long horizontal line extending from the start of the name.

Robert Elgie, M.D.  
Minister of Consumer and Commercial Relations

## Message from the Deputy Minister

---

To the Honourable Dr. Robert Elgie,  
Minister of Consumer and Commercial Relations

In an annual report message, many of us like to look back at the year behind us.

This year is particularly significant. It marks the end of the first decade of the Ministry of Consumer and Commercial Relations, ten years of growth and changes.

I am therefore very pleased to submit to you the annual report on the state of the ministry, which reflects this decade of development.

A handwritten signature in dark ink, appearing to read 'D.A. Crosbie'. The signature is stylized with a large, sweeping initial 'D' and 'C'.

D.A. Crosbie  
Deputy Minister

---

## Legislation Administered by the Ministry of Consumer and Commercial Relations

Apportionment Act  
Athletics Control Act  
Bailiffs Act  
Bills of Sale Act  
Boilers and Pressure Vessels Act  
Boundaries Act, 1980  
Bread Sales Act  
Building Code Act, 1974  
Business Corporations Act  
Business Practices Act, 1974  
Cemeteries Act  
Certification of Titles Act, 1979  
Collection Agencies Act  
Commodity Futures Act, 1978  
Compulsory Automobile Insurance Act, 1979  
Condominium Act, 1978  
Consumer Protection Act  
Consumer Protection Bureau Act  
Consumer Reporting Act, 1973  
Co-operative Corporations Act, 1973  
Corporation Securities Registration Act  
Corporations Act  
Corporations Information Act, 1976  
Credit Unions and Caisses Populaires Act, 1976  
Debt Collectors Act  
Deposits Regulation Act  
Discriminatory Business Practices Act, 1978  
Egress from Public Buildings Act  
Elevating Devices Act  
Energy Act, 1971  
Gasoline Handling Act  
Guarantee Companies Securities Act  
Insurance Act  
Investment Contracts Act  
Land Titles Act  
Limited Partnerships Act, 1980  
Liquor Control Act, 1975  
Liquor Licence Act, 1975  
Loan and Trust Corporations Act  
Marine Insurance Act  
Marriage Act, 1977  
Ministry of Consumer and Commercial Relations Act  
Mortgage Brokers Act  
Mortmain and Charitable Uses Act  
Motor Vehicle Accident Claims Act  
Motor Vehicle Dealers Act  
Ontario Credit Union League Limited Act, 1972  
Ontario Deposit Insurance Corporation Act  
Ontario New Home Warranties Plan Act, 1976  
Ontario Water Resources Act (Part)  
Operating Engineers Act  
Paperback and Periodical Distributors Act, 1971  
Partnerships Act  
Partnerships Registration Act  
Pension Benefits Act  
Personal Property Security Act  
Petroleum Products Price Freeze Act, 1975  
Prearranged Funeral Services Act  
Prepaid Hospital and Medical Services Act  
Racing Commission Act  
Real Estate and Business Brokers Act  
Registered Insurance Brokers Act, 1980  
Registry Act  
Residential Tenancies Act, 1979  
Securities Act, 1978  
Theatres Act  
Toronto Stock Exchange Act  
Travel Industry Act, 1974  
Unclaimed Articles Act  
Upholstered and Stuffed Articles Act  
Vital Statistics Act  
Wine Content Act, 1976



# Statement of Revenues For Ministry of Consumer and Commercial Relations

For the year ended March 31, 1982  
(with comparative figures for 1981)

	1981-82		1980-81	
	\$	%	\$	%
<b>Ministry Administration Program</b>	<b>23,996</b>	<b>0.01</b>	<b>24,697</b>	<b>0.01</b>
<b>Commercial Standards Program</b>				
Securities Commission	1,317,859	0.6	1,372,326	0.7
Pension Plans	634,616	0.3	679,461	0.4
Financial Institutions	1,625,975	0.7	1,846,111	1.0
Companies	8,258,150	3.6	8,127,154	4.4
Business Practices	2,672,084	1.1	2,613,325	1.4
Sub-Total	14,508,684	6.3	14,638,377	7.9
Motor Vehicles Accident Claims	11,059,175	4.8	10,972,649	5.9
Security Bond	567,455	0.2	440,601	0.2
Total	26,135,314	11.3	26,051,627	14.0
<b>Technical Standards Program</b>				
Operating Engineers	270,423	0.1	279,321	0.1
Pressure Vessels	1,491,330	0.6	1,410,306	0.8
Elevating Devices	1,848,665	0.8	1,699,279	0.9
Fuels Safety	878,301	0.4	824,252	0.4
Building Code	1,600	0.0	1,602	0.0
Upholstered & Stuffed Articles	193,974	0.1	172,008	0.1
Total	4,686,293	2.0	4,386,768	2.3
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	1,336,185	0.6	1,185,559	0.6
Theatres, Lotteries & Athletics Commissioner	1,181,130	0.5	740,720	0.5
Sub-Total	2,517,315	1.1	1,926,279	1.1
Security Deposit-Athletics Commissioner	500	0.0	21,200	0.01
Total	2,517,815	1.1	1,947,479	1.1
<b>Property Rights Program</b>				
Real Property Registration	19,801,599	8.5	19,120,001	10.3
Personal Property Registration	5,318,932	2.3	5,415,337	2.9
Sub-Total	25,120,531	10.8	24,535,338	13.2
P.P.S.R. Assurance Fund	660,792	0.3	487,865	0.2
Total	25,781,323	11.1	25,023,203	1.7
<b>Registrar General</b>				
Registrar General	3,143,747	1.3	3,140,497	1.7
Total	3,143,747	1.3	3,140,497	1.7
<b>Liquor Licence Program</b>				
Liquor Licence Board	169,866,880	73.2	125,623,243	67.5
Total	169,866,880	73.2	125,623,243	67.5
<b>Ministry Total Revenues</b>	<b>232,153,368</b>	<b>100.0%</b>	<b>186,197,514</b>	<b>100.0%</b>

# Statement of Expenditures For Ministry of Consumer and Commercial Relations

For the year ended March 31, 1982  
(with comparative figures for 1981)

	1981-82 \$	%	1980-81 \$	%
<b>Ministry Administration Program</b>	<b>6,408,909</b>	<b>6.3</b>	<b>5,973,335</b>	<b>6.4</b>
<b>Commercial Standards Program</b>				
Securities Commission	3,395,460	3.3	3,000,858	3.2
Pension Plans	802,774	0.8	651,667	0.7
Financial Institutions	2,511,004	3.5	3,272,489	3.5
Motor Vehicles Accident Claims	3,617,563	3.6	3,532,797	3.8
Companies	2,110,341	2.1	1,997,444	2.1
Business Practices	4,642,365	4.6	4,326,077	4.6
Commercial Registration Appeal Tribunal and Liquor Licence Appeal Tribunal	252,836	0.2	242,518	0.2
Sub-Total	18,332,343	18.1	17,023,850	18.1
Payments from Motor Vehicle Accident Claims Fund	11,830,222	11.6	14,469,475	15.4
Security Bond Forfeiture	187,907	0.2	288,836	0.3
<b>Total</b>	<b>30,350,472</b>	<b>29.9</b>	<b>31,782,161</b>	<b>33.8</b>
<b>Technical Standards Program</b>				
Program Administration	568,951	0.6	379,585	0.4
Operating Engineers	356,591	0.4	317,918	0.4
Pressure Engineers	2,018,169	2.0	1,929,015	2.1
Elevating Devices	1,924,642	1.9	1,848,153	2.0
Fuels Safety	2,264,429	2.2	2,090,923	2.2
Building Code	620,262	0.6	566,430	0.6
Upholstered & Stuffed Articles	251,655	0.2	222,023	0.2
<b>Total</b>	<b>8,004,699</b>	<b>7.9</b>	<b>7,354,047</b>	<b>7.9</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	14,265,249	14.1	9,144,777	9.7
Theatres, Lotteries & Athletics Commissioner	804,890	0.8	729,383	0.8
Sub-Total	15,070,139	14.9	9,874,160	10.5
The Financial Administration Act	10,100	0.01	10,000	0.01
<b>Total</b>	<b>15,080,139</b>	<b>14.9</b>	<b>9,884,160</b>	<b>10.5</b>
<b>Property Rights</b>				
Program Administration	1,445,867	1.4	826,428	0.9
Real Property Registration	17,294,281	17.0	16,281,433	17.3
Legal and Survey Standards	1,888,965	1.9	1,804,626	1.9
Personal Property Registration	4,677,593	4.6	4,221,813	4.5
Crown Contributions re Judges' Plans	—	—	5,854	0.01
<b>Total</b>	<b>25,306,706</b>	<b>24.9</b>	<b>23,140,154</b>	<b>24.6</b>
<b>Registrar General</b>				
Registrar General	4,271,669	4.2	3,689,834	3.9
Vital Statistics Act	381	0.0	345	0.0
<b>Total</b>	<b>4,272,050</b>	<b>4.2</b>	<b>3,690,179</b>	<b>3.9</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	7,068,185	7.0	7,379,318	7.9
<b>Total</b>	<b>7,068,185</b>	<b>7.0</b>	<b>7,379,318</b>	<b>7.9</b>
<b>Residential Tenancy Program</b>				
Residential Tenancy Commission	4,974,789	4.9	4,726,785	5.0
<b>Total</b>	<b>4,974,789</b>	<b>4.9</b>	<b>4,726,785</b>	<b>5.0</b>
<b>Ministry Total Expenditures</b>	<b>101,465,949</b>	<b>100.0%</b>	<b>93,930,1349</b>	<b>100.0%</b>

# 1 Commercial Standards Program

## Business Practices Division

During 1981-82, \$2.3 million were returned to consumers as a result of complaints to Business Practices Division.

In addition, division staff investigated automobile odometer rollbacks, unnecessary car repairs and complaints on a number of subjects, ranging from furniture purchases to real estate sales.

The cornerstone legislation of the division is the Business Practices Act which contains a list of unconscionable practices and false, misleading or deceptive representations that are prohibited. It provides remedies to the consumer as well as presenting a range of options to the division's director should an unethical practice be discovered. These options include prosecution, issue of a proposal for a cease-and-desist order that is effective immediately and acceptance of an assurance of voluntary compliance. Investigative powers and penalties are also contained in the Act.

The division, which has 121 employees working out of seven regional offices and the head office in Toronto, is divided into three branches: Consumer Advisory Services; Commercial Registration; and Investigation and Enforcement. The Consumer Advisory Services Branch processes consumer complaints under all Acts administered by the Division, is responsible for commercial liaison with non-regulated industries and trade groups, meets with consumer associations and community groups and is responsible for compiling and analysing complaint data.

The advisory branch processed 13,870 complaints this year and through mediation recovered \$2,323,180 for consumers. Of those complaints which fell under ministry jurisdiction, the largest number was handled under the Business Practices Act. These 4,569 cases included false, misleading or deceptive business dealings.

Examples of successful mediation include cases where:

- a deposit of \$1,200 was returned to a consumer when a car dealer was unable to deliver the car within the promised delivery period of three months
- \$2,000 in repairs were carried out to a trailer that had been purchased by a consumer but not picked up and damaged in a freak hailstorm
- \$426 were returned to a consumer who had become dissatisfied with an appliance store when they failed to deliver his freezer on the date promised
- a used car dealer agreed to take back a car and refund the purchase price of \$2,200 when it was discovered that the car had safety related faults
- a house had siding replaced at a cost of \$3,000 when the aluminum siding proved to be faulty

The individual registrars of the acts regulated by this division examine the registration applications of businesses and determine the terms and conditions under which a registrant may work. They can refuse to renew or register a company or an individual and recommend that the licence be revoked.

The inspection process permits the branch to examine and seize a registrant's books and records and to freeze bank accounts. This year, 4,102 inspections were carried out on registrants.

Investigation and Enforcement Branch investigates alleged infractions and enforces legislation administered by the Business Practices Division and the Criminal Code of Canada. This year, the branch, either alone or with other police forces, participated in 218 investigations resulting in 553 charges. Of these, 74 people and 14 companies were charged with odometer tampering following ministry investigations. Most of those charged with spinning back car mileage were charged under the Criminal Code of Canada. Other charges under the code included fraud involving liens and mechanical repairs.

The branch also laid 37 charges under the Business Practices Act, many against home renovators, private schools, furniture stores, and car repair facilities.

Other charges were laid under the Motor Vehicle Dealers Act (44 charges, mainly against unlicensed dealers or salespeople), and the Consumer Protection Act (7 charges against paving contractors and home renovators not registered with the ministry). In one case, a handyman in Thunder Bay was fined \$4,000 — the highest fine ever levied under this Act.

Another statute administered by the division is the Discriminatory Business Practices Act which prohibits businesses from discriminating on the basis of race, creed, color, nationality, ancestry, place of origin, sex or geographical location.

This Act provides for the issuance and enforcement of orders of compliance and assurances of voluntary compliance. The Act also allows those discriminated against to sue for punitive or exemplary damages. Those contravening the legislation may not supply goods or services to the government or its agencies for five years.

The disclosure provisions of the Act require that the names of all persons who entered into assurances of voluntary compliance or against whom orders have been issued, be reported to the public each year. The number of complaints, the resulting mediations or actions, and the number and nature of reports concerning these activities must also be disclosed. In addition, the names of all persons convicted, including the offence and penalty, must be disclosed annually.

In 1981-82 no complaints were received. No assurances of voluntary compliance or cease-and-desist orders were issued and no charges were laid.

The ministry received 9 reports of requests to bid on contracts containing clauses of a discriminatory nature. Of the 9 reports, eight were related to requests for negative statements of origin. The other two reports related to statements of restricted trade practices. In all situations, the reporting companies advised the ministry that they had responded either by deleting the clauses or refusing to submit a bid.

Among other accomplishments, the Business Practices Division is developing an on-line computer system which will include information on registrations, investigations, and complaints. This system will allow the division to check, track and record data, as well as providing a reciprocal information-sharing capability which may be used in co-operation with other regulatory divisions and agencies.

### Travel Industry Compensation Fund Board of Trustees

The Travel Industry Act provides for a compensation fund administered by a board of trustees appointed by the Lieutenant-Governor-in-Council. Each travel industry registrant is required to contribute a pro-rated share annually to the fund until it reaches \$1.5 million. Payments then cease until it drops below \$1 million.

Consumers can make a claim against the fund if they have prepaid for travel services through a registered travel agent but failed to receive them.

The fund paid out \$1,240,211.77 this year, bringing the total since the fund's inception in 1975 to \$2,532,174.10.

#### Acts administered by the division:

Athletics Control Act  
Bailiffs Act  
Business Practices Act  
Collection Agencies Act  
Condominium Act  
Consumer Protection Act  
Consumer Protection Bureau Act  
Consumer Reporting Act  
Discriminatory Business Practices Act  
Mortgage Brokers Act  
Motor Vehicle Dealers Act  
Paperback and Periodical Distributors Act  
Real Estate and Business Brokers Act  
Travel Industry Act

The division also monitors the corporation designated to administer the Ontario New Home Warranties Plan Act.

**Executive Director:** R.A. Simpson

## Commercial Registration Appeal Tribunal

The Commercial Registration Appeal Tribunal (CRAT) hears appeals of decisions made by ministry officials and other authorities responsible for licensing and registration.

The tribunal holds public hearings on request to consider administrative proposals to refuse to issue or renew, suspend or revoke the registration of would-be or now-licensed individuals and corporations. Its jurisdiction covers the areas of unfair business practices, real estate brokers and salesmen, mortgage brokers, automobile dealers and salesmen, collection agencies, travel agents and wholesalers, home builders, and cease-and-desist orders respecting all unfair business practices.

It also holds hearings under the Ontario New Home Warranties Plan Act to consider appeals from refusals of claims for damages, and under the Travel Industry Act to consider appeals of refusals for refunds of monies.

The tribunal is comprised of a full-time chairman, five per diem members, two of whom are designated vice-chairmen, and industry members appointed by Order in Council. Appeals are heard by a panel which includes the chairman (or vice-chairman in his place), one of the regular members and a member of the applicant's industry, if applicable. This representative is chosen on an as-available basis from a list of industry members.

In 1981-82, the tribunal dealt with 406 cases, up from 152 the year before. Of these 406 cases, written decisions were rendered in 145 cases, 139 were stayed, adjourned or settled without formal hearings and 122 were in process.

Summaries of CRAT decisions are published annually on a calendar basis. The 1981 summary lists the results of 78 decisions. Of these, one involved the Consumer Protection Act, 19 the Motor Vehicle Dealers Act, 3 the Mortgage Brokers Act, 18 the Ontario New Home Warranties Plan Act, 7 the Real Estate and Business Brokers Act, and 30 the Travel Industry Act.

Copies of the annual summaries of CRAT decisions are available from: Ontario Government Bookstore, 880 Bay St., Toronto, Ont. M7A 1N8.



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**Acts giving jurisdiction to the tribunal:**

Bailiffs Act  
Business Practices Act  
Collection Agencies Act  
Consumer Protection Act  
Consumer Reporting Act  
Credit Unions and Caisses Populaires Act  
Discriminatory Business Practices Act  
Mortgage Brokers Act  
Motor Vehicle Dealers Act  
Ontario New Home Warranties Plan Act  
Paperback and Periodical Distributors Act  
Real Estate and Business Brokers Act  
Travel Industry Act  
Upholstered and Stuffed Articles Act

**Chairman:** J. Yaremko, Q.C.

## Companies Division

Companies Division is responsible for the registration of sole proprietorships, partnerships, business or style names of corporations, incorporation of all Ontario corporations and licensing extra-provincial corporations to conduct business in Ontario. It also maintains information available to the public, such as the names and addresses of directors, officers and partners and type of business, on all of these.

During 1981-82, the division extended its "over-the-counter" incorporation service to land registry offices in London and Thunder Bay, in addition to its Toronto office.

The division also completed the privatization of the printing and distribution of forms under the Business Corporations Act. This has resulted in significant dollar savings in printing, postage and labour.

Despite an increase in workload, the division was able to reduce its staffing level while maintaining customer service levels.

The division incorporated 27,365 businesses in 1981-82, up from 27,099 the previous year. There are more than 300,000 active corporations in the province.

The division also registered 56,065 sole proprietorships and partnerships, an increase of 1,892 over 1980-81. There are approximately 303,000 active sole proprietorships and partnerships in the province.

**Acts administered by the division:**

Business Corporations Act  
Corporations Act  
Corporations Information Act  
Corporation Securities Registration Act  
Partnerships Registration Act  
Limited Partnerships Act  
Partnerships Act

**Executive Director:** B.C. Howard, Q.C.

## Financial Institutions Division

One of the main functions of the division is to monitor the financial status and organizational structure of insurance companies, loan and trust companies and other financial institutions such as credit unions and co-operatives. It also oversees the Motor Vehicle Accident Claims Fund and, under the Cemeteries Act, performs yet another regulatory role.

The executive director of the division, in his capacity as Superintendent of Insurance, is responsible for the regulatory supervision of the insurance industry in the province. This includes the licensing of companies, agents and brokers, other than general insurance brokers licensed by the Registered Insurance Brokers of Ontario, provision of fair business practices guidelines where necessary, and the examination and monitoring of general insurance companies, life insurance companies, farmers mutuals, fraternal societies and mutual benefit societies. Associations providing prepaid hospital and medical services (including dental services) also come under this regulatory umbrella.

As part of the division's watchdog role, the Superintendent of Insurance handled 1,507 complaints against insurance companies, agents, and adjusters, a drop from 1,560 during the previous year. This drop is the fourth in consecutive years.

The superintendent also supervises 567 insurance companies, 19,950 insurance agents, and 1,110 insurance adjusters. The superintendent's efforts are directed at ensuring that all registered companies and individuals comply with applicable statutory requirements and that they are not engaging in unfair or deceptive practices as defined in the Insurance Act.

The Facility Association is a residual market insurance pool designed to ensure that insurance is available for those drivers experiencing difficulty obtaining insurance in the regular marketplace.

Automobile insurance rate adjustments were filed on five occasions by the Facility Association and approved, with modifications, by the Superintendent of Insurance under authority of the Compulsory Automobile Insurance Act 1979. The effective dates of the approved rate changes were July 1st, 1982 for private passenger risks and June 1st, 1981 and January 1st, 1982 for motorcycle and miscellaneous risks.

A procedure was developed for placing notice of Facility Association rate filings in the Ontario Gazette to permit interested parties to make submissions to the superintendent concerning proposed rate changes.

Studies connected with the proposed elimination of age, sex and marital status as automobile insurance rating factors continued during the year. A report received from the Insurance Bureau of Canada early in 1982 will form the basis for the development of a new statistical plan to deal with the problem of rating drivers under the age of 25.

Following the investigation of complaints from senior citizens about unfair rating practices for automobile insurance, a guideline was issued to the insurance industry prohibiting the practices of refusing to issue or renew policies solely due to a person's age, or requiring surcharges or medical examinations solely because of age. This guideline applies to all drivers over the age of 25.

The division also monitors the practices of the insurance industry in marketing, underwriting and claims, to identify problem areas where research is required.

As a result of these activities and in co-ordination with government/industry/consumer committees and counterparts in other jurisdictions, the superintendent develops programs to improve coverages, industry practices and insurance legislation.

It is apparent that compulsory automobile insurance is successful, as there were only 1,207 new claims made on the Motor Vehicle Accident Claims Fund in 1981-82. The majority of payments were for claims occurring before compulsory insurance and continue to reflect the current high rate of inflation as total payments only decreased from \$14,470,000 to \$11,830,000. Despite an increase in revenue from \$10,973,000 to \$11,059,000, the fund's cash reserves continued to decline from \$16,697,000 to \$12,309,000. Outstanding claims liabilities declined from \$43,871,000 to \$35,028,000.

The Credit Unions and Co-operatives Services Branch functions to ensure that these organizations are incorporated in accordance with the provisions of the legislation and that they operate in compliance with it.

Consolidation of credit unions during the year has resulted in a net reduction in charter numbers. At March 31, 1982, there were 989 credit unions with assets of \$4.9 billion, servicing 1.8 million people.

Ontario residents are being served by 664 co-operatives, including those in the nursery school, farm supply, marketing, housing, consumer and other service fields.

Cemeteries Branch processed 1,516 returns outlining details of perpetual and pre-need funds this year. Under Regulation 90, the branch examined and approved 36 accounts as an alternative to formal passings of accounts before the court. Staff inspections and visits to, or concerning cemeteries during the same period increased by one-third to 1,482. In addition, the branch examined and approved the creation or expansion of 29 cemeteries and their facilities as well as alterations to the existing plans and related facilities of 853 cemeteries.

## Ontario Share and Deposit Insurance Corporation

The role of this corporation, which operates under the Credit Unions and Caisses Populaires Act, is:

- to establish by way of a levy on each credit union a separate fund for each league and a further fund for all non-affiliated credit unions
- to accumulate, invest and manage the funds with each fund receiving the income from its investments and being charged with all direct charges and an appropriate portion of costs that relate to more than one fund
- to provide, at its discretion, financial assistance, having regard to the liabilities and assets of each fund, for the purpose of assisting any credit union in the appropriate category in its continued operation or in the orderly liquidation of its operations
- to provide, for the benefit of persons having shares or deposits with credit unions in Ontario, deposit insurance against loss of part or all of such shares or deposits, by making payments to such persons to the extent and in the manner authorized by the Act.

### Acts administered by the division:

Cemeteries Act  
Compulsory Automobile Insurance Act  
Co-operative Corporations Act  
Credit Unions and Caisses Populaires Act  
Guarantee Companies Securities Act  
Insurance Act  
Investment Contracts Act  
Loan and Trust Corporations Act  
Marine Insurance Act  
Motor Vehicle Accident Claims Act  
Ontario Credit Union League Limited Act  
Ontario Deposit Insurance Corporations Act  
Prearranged Funeral Services Act  
Prepaid Hospital and Medical Services Act  
Registered Insurance Brokers Act

**Executive Director:** M. A. Thompson

## Ontario Securities Commission

The Ontario Securities Commission (OSC) administers the Securities and Commodity Futures Acts. These acts provide information and protection to investors, as well as ensuring that the Canadian capital and commodity futures markets operate efficiently and with integrity.

To meet these objectives, the OSC assesses but cannot guarantee the honesty and reputation of those wishing to carry out business in these markets. Those registered must meet minimum standards of conduct. The OSC also insists on disclosure of risk to all classes of investors. These regulations, under the Securities Act, provide equality of access to timely disclosure of all material facts affecting investment decisions.

The ultimate objective is a market place as free as possible from dishonest activities. This contributes to investor confidence, increasing the ability of the investment community to provide the capital required by business ventures. To this end, the OSC has considerable powers of discretion, enabling it to act quickly and with flexibility in the face of urgent and specific problems.

In Ontario's securities and commodity futures fields, the vast majority of dealers are members of two principal self-regulatory organizations (SRO's) — the Toronto Stock Exchange (TSE) and the Ontario Chapter of the Investment Dealers Association of Canada (IDA). Already well known in the securities field, both were recognized under the Commodity Futures Act in 1981.

The OSC has oversight over the SRO's, and reviews and monitors their activities. In 1981, the industry practice of setting a fixed minimum commission structure for members came under review through a joint hearing held with administrators from other provinces having stock exchanges. The hearing, held in Toronto, attracted widespread attention with numerous briefs submitted and extensive oral testimony. Subsequently, the OSC directed the TSE to repeal its fixed commission by-law effective April 1, 1983. The decision has been appealed to the courts.

Any person who issues stocks in Ontario or is listed on the TSE becomes a reporting issuer obligated to meet the province's disclosure standards. There are over 2,000 reporting issuers currently qualified for public trading. They are required to make immediate public disclosure of facts that might materially affect the public market price of their shares, together with a regular disclosure of audited and unaudited financial information and annual reports.

During 1981-82, 7,070 financial statements were filed with the OSC, an increase from 6,543 the previous year.

It is an offense to pass on or use inside information before it has been disclosed, and certain classes of persons are designated as insiders and required to report their trading promptly. In 1981-82, the number of insider reports submitted declined to 21,968 from 22,338 the previous year.

Takeover bids occupied much of the OSC's attention last year. Of the 114 takeover bids filed, several led to a series of hearings. The OSC is given the power to insist on the equal treatment of minority shareholders through administrative proceedings. Appeals have been made but, to date, the courts have upheld the commission's power to deal with these problems.

The volume and value of last year's public and private financing was higher than the previous year's, with \$3,504 million raised through the sale of equity securities and \$1,029 million through debt securities, increases of 10.1 and 13.3 per cent respectively. The success of the relatively new (1979) provisions of the Securities Act, designed to make private financing easier, is indicated by the value of equity financing at \$5,041 million, an increase over the previous year of 265.6 per cent. Debt financing by private placement increased by only 11.8 per cent to \$1,643 million.

The Enforcement Branch continued its surveillance and enforcement program in 1981-82, both alone, and in conjunction with other divisions within the ministry, enforcement agencies within and outside of Ontario and the SRO's. Action is taken by the branch through administrative proceedings before the OSC, and actions in both civil and criminal courts. The number of investigations increased to 153, from 133 the previous year.

The OSC is empowered to grant relief from strict compliance with the acts in cases where public interest will not be prejudiced and the legislative safeguards are unnecessary. During 1981-82, the commission received 499 applications for exemptions. In addition, 398 cease trading orders and 30 administrative orders were issued.

During 1981-82, the OSC sought the assistance of the private sector in the review of legislation and procedures. The proposed amendments to the Securities Act received extensive public comment as a result of their publication in the OSC Weekly Bulletin. In addition, a committee of lawyers was asked to comment on the takeover bid requirements in the Securities Act, and another committee undertook a review of the OSC's published policies to recommend changes.

#### **Acts administered by the commission:**

Commodity Futures Act  
Deposits Regulation Act  
Securities Act  
Toronto Stock Exchange Act

**Chairman:** H.H. Knowles

**Director:** C.R.B. Salter

## **Commodity Futures Advisory Board**

The board, when requested by the Ontario Securities Commission, consults and advises the commission on developments in the nature of commodity contracts and the manner of trading and the influence of trading in contracts on the economy of the province.

## **Financial Disclosure Advisory Board**

The board's role is to advise the Ontario Securities Commission, at the commission's request, on the financial disclosure requirements of the Securities Act and the regulations.

## **Toronto Stock Exchange Board of Directors**

The role of the Toronto Stock Exchange Board of Directors is to govern and regulate the exchange and the partnership and corporate arrangements of the members and other persons authorized to trade on the exchange, including requirements as to financial condition. It is also to regulate the business conduct of members and other persons authorized to trade on the exchange and of their employees and agents and other persons associated with them in the conduct of business. Under Part III of the Corporations Act the board may pass by-laws and make rules and regulations as well as impose penalties for breach of any by-law, rule, regulation, direction or order.



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# Pension Commission of Ontario

The commission, established in 1963, sets ground rules for private pension plans to ensure they are properly funded, safely invested and paid out according to law.

In addition, the commission promotes the establishment, extension and improvement of pension plans throughout Ontario, registers the pension plans that qualify for registration, administers and enforces the Pension Benefits Act, conducts surveys and research programs and assesses and collects fees for registration.

During 1981-82, draft regulations for the Pension Benefits Guarantee Trust and the auditing of pension plans were circulated for comment and the Select Committee on Pensions published its first and final reports. These recommendations are now being considered by the commission.

The commission's principal role is the registration of private pension plans affecting more than 1.2 million Ontarians and their spouses who are members of the plans.

To this end, the commission's 22 member staff registered 571 new plans covering 23,027 people, an increase from 379 new plans covering 15,228 people in the previous year. During this year, 391 plans covering 9,605 members were terminated, compared with 311 plans covering 8,394 a year earlier.

This brought the number of plans registered with the commission to 7,771. About 8,675 annual returns for these plans with an average membership of 225 were examined, and almost 5,700 plan amendments were approved. Over a three-year period, cost certificates for all the plans and 4,104 actuarial valuation reports were processed.

In addition, staff answered 8,700 inquiries from companies, unions and the public on issues ranging from investment requirements to payments from bankrupt companies.

The commission meets at regular intervals to consider and make recommendations concerning the Pension Benefits Act, and to deal with situations arising from amendments to pension plans, plan terminations, mergers, and with valuation reports. Representatives of the Pension Commission also meet occasionally with representatives of other provinces in Canada to consider policy initiatives and help make pension legislation uniform.

**Act administered by the commission**  
Pension Benefits Act

**Commission Chairman:** J.C. Maynard  
**Superintendent of Pensions:** J.W. Bentley

# 2 Liquor Licence Program

## Liquor Control Board of Ontario

The Liquor Control Board of Ontario (LCBO) was formed in 1927 and incorporated as a Crown Corporation in 1975 to:

- control the sale and transportation of liquor throughout Ontario
- establish government stores for the sale of liquor
- control and supervise the marketing methods of liquor manufacturers
- purchase products for sale to the public
- test all products sold to the public to maintain a high product quality

The LCBO employs 3,508 full-time employees and 1,895 part-time employees. In fiscal 1981-82, the sale of all products from LCBO stores grossed \$1,329 million. The net income was \$507 million.

Total beer, wine and spirits sales in Ontario during 1981-82 were \$2,181 million. This includes the \$1,329 million sold in LCBO stores, \$825 million sold through Brewers' Retail stores and an additional \$27 million sold in winery stores.

The Board now operates 592 liquor stores throughout the province including two rare wine stores (in Toronto and Ottawa) and two duty-free stores at Toronto International Airport. In addition, there are 67 agency stores (general stores or outfitting shops) authorized to sell liquor in remote northern parts of the province. A number of LCBO stores regularly carry over two thousand brands of wines and spirits, and eight are all brand stores carrying every item included in the general listing.

During fiscal year 1981-82, the LCBO continued to improve customer service by converting conventional stores to self-serve operations or building new self-serve outlets. The number of self-serve outlets increased to 460 from 443 during this period. Self-serve stores now represent 78 percent of the total number and there are many more on the drawing board.

Details of the Board's operations for the 1981-82 fiscal year are contained in its annual report, available from the LCBO at 55 Lakeshore Blvd. E., Toronto, Ontario M5E 1A4.

**Acts administered by the LCBO:**  
Liquor Control Act  
Wine Content Act

**Chairman:** W.J. Bosworth  
**General Manager:** F.A. MacInnis

## Liquor Licence Board of Ontario

The licensing and regulation of premises that sell beer, wine or spirits has been a provincial responsibility since 1867. The Liquor Licence Board of Ontario (LLBO) was established in 1946 and reorganized as a Crown Corporation under the Liquor Licence Act of 1975 for the following purposes:

- to issue, transfer and if necessary revoke liquor licences for establishments such as restaurants, hotels, resorts, recreational facilities and clubs
- to monitor all forms of alcoholic beverage advertising
- to issue Ontario Photo Cards
- to issue licences for Ontario manufacturers of beer, wine and spirits and register their sales agents

In addition, certain inspectors are appointed under the Theatres Act to inspect movie theatres, and groups concerned with alcohol abuse are assisted.

The board, composed of a full-time chairman, part-time vice-chairman and five part-time members, holds regular hearings on licence applications and transfers of licences, as well as disciplinary hearings involving all areas of licensing.

In November 1981, approximately 70 staff were transferred to the Ministry of the Solicitor General in fulfillment of the government's decision earlier that year to centralize all fire safety functions within the Office of the Ontario Fire Marshal.

LLBO revenues come from licence fees from provincial breweries, distilleries and wineries, a fee from licencees on sales of beer, wine and spirits and a fee for special occasion permits. Revenue reached \$169.9 million in 1981-82 while expenses totalled \$7.3 million.

The board received 933 applications for new licences, 1,328 applications for licence transfers and issued 154,959 special occasion permits during 1981-82. Board inspectors conducted 8,200 annual inspections of licensed premises and 1,771 inspections of special occasion events. The number of licensed outlets in 1981-82 was 9,060, up from 8,444 the previous year.

The board held 358 hearings during the year, at which 94 licences were suspended and 262 licences were cancelled. Licences were suspended for a variety of reasons, but the principal reasons were for serving liquor to minors, failure to maintain the proper ratio of liquor/food sales, failure to clear the premises at closing time, outstanding work orders and unpaid retail sales tax.

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Four noteworthy regulation amendments took effect during 1981-82. The result of these amendments is that specified licencees may commence the sale of alcoholic beverages at 11:00 a.m. instead of noon, Sunday hours of operation have been extended by one hour to 11:00 p.m., licencees have 45 minutes instead of 30 minutes to clear all signs of sale and service and the liquor/food ratio is 60/40 instead of 50/50 for premises licensed as either a dining room or dining lounge.

**Act administered by the Board:**  
Liquor Licence Act

**Chairman:** Willis L. Blair

## Liquor Licence Appeal Tribunal

The Liquor Licence Appeal Tribunal (LLAT) provides an independent appeal process for the review, on request, of decisions of the Liquor Licence Board of Ontario related to the issuance, renewal, revocation or suspension of a liquor licence or special occasion permit, or the attaching of terms and conditions to a licence or permit. The tribunal is composed of a full-time chairman and six per diem members, two of whom are designated vice-chairmen, appointed by Order-in-Council. Appeals are heard by the chairman or vice-chairman and two panel members.

There were 46 new applications for hearings during 1981-82, down 12 per cent from the previous year's 51. The total number of cases dealt with during the 1981-82 fiscal year (including those carried over from the previous year and the number of those that were settled or withdrawn) was 65 compared to 69 in 1980-81.

Of the 65 matters, written decisions were rendered on 30, another 16 were settled without formal hearings and 19 were in process at year's end.

Summaries of LLAT decisions are published annually, based on a calendar year. The 1981 summary lists the outcome of 25 hearings. Eight applicants appealed decisions by the Liquor Licence Board of Ontario to attach terms and conditions to their licences, nine appealed suspension of their licences, one requested reversal of the LLBO's decision not to grant them liquor licences, and four objected to the issuance of a licence. The remaining cases included three revocations of licences and three meetings to decide whether an applicant could legally appeal to the tribunal.

Copies of the annual summaries of LLAT decisions are available from: Ontario Government Bookstore, 880 Bay St., Toronto, Ont. M5S 1Z8.

**Act giving jurisdiction to the tribunal:**  
Liquor Licence Act

**Chairman:** J. Yaremko, Q.C.

# 3 Property Rights Program

## Property Rights Division

This division is divided into three branches; Personal Property Security Registration Branch, Real Property Registration Branch and Legal and Survey Standards Branch. In addition, the division includes two advisory groups: Program Administration and the Land Registration Improvement Project.

The objectives of the division are to enable the ownership of and claims affecting real property, and claims affecting personal property to be readily ascertained. These objectives are achieved through the 49 personal property security registration offices and the 65 land registry offices (47 of which are combined land registry and personal property security registration offices) throughout the province.

## Real Property Registration

This branch operates the land registration systems through 65 area offices. These offices also collect land transfer tax and retail sales tax. Land transfer tax and retail sales tax collected during 1981-82 increased to \$124.3 million, compared with \$98.6 million collected during the previous fiscal year. The total number of instruments registered during this fiscal year was 1,045,367 compared with 1,019,560 in 1980-81. Fee revenue totalled \$19,402,651, an increase of \$463,259 or 2.4 per cent over the amount collected in 1980-81.

The past year saw a continuance of efforts directed towards the improvement of management and administrative systems and customer service, as well as productivity increases throughout the branch.

To increase operational consistency throughout the registry offices in the province, the branch commenced the operations review and operational system documentation of the registry offices. To increase the quality of management support activities provided by the head office located in Toronto, one of the three deputy directors was regionalized to Kingston.

To provide better customer service, the hours of operation in Toronto, Brampton, Newmarket and Whitby land titles offices were extended from 4:30 p.m. to 6:00 p.m. on certain busy days in the months of August, September and October of 1981. Similar arrangements are being planned for 1982. In the area of increased services to the public, over the counter business incorporations service is now being provided in the registry offices in London and Thunder Bay. This incorporation service is a joint venture between the branch and Companies Division.

During 1981-82, new accommodations was provided for the land registry offices in Hamilton, Lindsay and L'Original. New accommodation has been leased for the Pembroke Registry office with occupancy scheduled for April, 1982.

Many activities of the land registry offices are not directly related to instruments dealing with land registered during the year. Activities pertaining to security, operational and records management improvements are also high on the list of branch priorities and as such the branch undertook the ruling off of discharges of mortgages in the abstract indexes in some of the registry offices.

## Personal Property Security Registration

The Personal Property Security Registration Branch is responsible for the administration of the Personal Property Security Act and for the operation of the personal property security registration system. The Act contains a comprehensive set of rules governing the rights of secured parties and debtors in relation to each other and in reference to the personal property used as collateral to secure the debt or other obligation. The Act requires a secured party to perfect his security interest in the collateral to protect his interest. One method of perfection is by registration of a notice (financing statement) in the system. A purchaser of personal property, or someone contemplating lending money on the security of personal property, can protect himself against the adverse interest of a secured party by making a search in the system.

During 1981-82, 1,053,656 registrations were recorded in the system and 480,821 enquiries were processed. There are more than 3 million registrations on file which secure in excess of \$3 billion.

## Legal and Survey Standards

This branch maintains the legal and technical quality of land registration records; provides advice on property and survey law and procedures to the Property Rights Division personnel as well as to lawyers, surveyors and the public; drafts the legislation and regulations administered by the division; performs pre-registration examinations of survey plans and descriptions; confirms boundaries under the Boundaries Act; certifies title under the Certification of Titles Act; and processes applications for first registration under the Land Titles Act.



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Among other accomplishments this year, the Legal and Survey Standards Branch prepared a procedural guide to complement the Boundaries Act, 1980, and regulations thereunder. Regulations were made under the Land Titles Act and the Registry Act specifying the exact boundaries of each Land Titles and Registry Division in the province, and regarding the disposition of documents when Land Titles or Registry Divisions are combined or annexed. Housekeeping amendments were made to the regulations under the Registry Act, to increase efficiency in approving plans and descriptions entering the Land Registration Systems and a revised regulation dealing with forms, records and procedures was made under the Land Titles Act. Regulations were made under the Land Titles Act and the Registry Act which extended the hours in certain land registry offices on specified days in order to provide improved service to the public.

In-depth legal audits of both Land Titles and Registry offices were continued and further facilitated through internal branch re-organization, thus promoting a higher standard of accuracy and uniformity of procedures. A new Abstract Entry Guide under the Registry Act was finalized and distributed to all Land Registry Offices. Amendments were made to the Registry Act to provide for mandatory certification under the Certification of Titles Act of lands to be subdivided in areas where the Land Titles Act does not apply.

## Land Registration Improvement Project

In 1979, the Land Registration Improvement Project was approved and initial development began. The project designs, develops and implements improvements to the existing land registration system.

During 1981-82 the project implemented legislation under the Registry Act to reduce the search period to 40 years and make discharge of mortgages immediately effective. In addition, the project initiated special projects to rule out discharged mortgages on Abstract Index books and to search titles behind plans of subdivision registered prior to January 1, 1955 in preparation for certification.

A prototype self-serve document microfilm system for searching titles in Newmarket is now being implemented.

Also, a demonstration of the proposed automated system for land registration was developed and presented to ministry staff and users. Plans are currently underway to select a registry office to serve as a prototype for the automated system.

### Acts administered by the division:

Bills of Sale Act  
Boundaries Act  
Certification of Titles Act  
Condominium Act (part)  
Land Titles Act  
Personal Property Security Act  
Registry Act

**Provincial Property Registrar:** D. M. Peacock

# 4 Public Entertainment Standards Program

## Lotteries Branch

During 1981, Ontarians spent \$343 million on non-government lotteries supervised by the Lotteries Branch.

Of this total, \$147 million (43 per cent) were given to charity, \$113 million were returned to the public in prize money and the remainder was used to cover administrative costs for running the lotteries.

Since 1970 when the branch was created, over 953,000 (113,000 during 1981) social gaming events have been licensed with a total gross of over \$2.261 billion. Charitable organizations and community betterment programs have received \$954 million of this total.

Community service clubs continue to be the principal sponsors of lotteries, followed by religious, minor sports, health and welfare, educational and cultural groups.

The number of bingos licensed by the branch rose to 4,586 in 1981 from 3,846 in 1980. Prize money for bingos also rose to \$16,178,705 from \$13,408,794 in 1980.

The number of raffles licensed by the branch in 1981 increased to 2,145 with total prizes of \$27,858,105.

Monte Carlo nights (with limited betting at gaming wheels and blackjack tables) continued to be popular. The branch licensed 1,311 such events in 1981 compared with 1,355 in 1980.

In addition, the branch licensed 1,700 games of chance at 230 fall fairs during 1981.

Comparative statistics for municipally licensed bingos, raffles, nevada tickets and lottery schemes held at bazaars show a similar rate of increase for the year.

**Director:** D.F. Speight

## Theatres Branch

The objectives of the Theatres Branch are to ensure safety in public theatres, maintain standards for film projectionists, inform theatre-goers of film content and ensure that all films on public screens are consistent with the current community standards.

To achieve these goals, the branch licenses and monitors more than 400 theatres in the province for observance of Theatres Act requirements, tests and licenses over 1,100 projectionists and licenses almost 500 items of projection equipment. Through the Board of Censors, it screens, classifies and approves standard, 16mm, 8mm and videotape films.

The board is composed of rotating members who, through continual community liaison, research the concerns and values of the Ontario population to determine criteria for films considered appropriate for specific age groups and to define content as acceptable or unacceptable for public screens.

These criteria were the base for flexible guidelines which were applied in the classification and approval of 1,602 films in 1981-82 and in requesting editing of 102 films prior to exhibition. Fifty-three films were not approved.

In keeping with the philosophy of open decision-making and public accountability, board members participated in numerous public meetings and media interviews to explain the role of the board and to assess specific areas of public concern in classifying and approving film for public exhibition. Information on decisions made by the board is available to the public on request. Theatres branch staff received and responded to 1,033 inquiries and requests for information from the public. The board also distributed to the public its procedures for examination and approval of films and its documented perception of current community standards (guidelines).

**Act administered by the branch:**  
Theatres Act

**Director:** M. Brown

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## Ontario Racing Commission

More than \$821 million were wagered at 23 Ontario race tracks in Ontario in the 1981 calendar year. Approximately \$286 million were wagered on thoroughbred racing while the standardbreds attracted more than \$534 million. This generated in excess of \$59 million in taxes for the provincial treasury.

Overseeing Ontario's race tracks is the responsibility of the Ontario Racing Commission. Established in 1950, the commission is responsible for governing and regulating thoroughbred and standardbred horse racing in the province.

To help fulfill its mandate, the commission licenses all race track operators in the province as well as those who work at the tracks or participate in racing. For example, owners, trainers, jockeys, drivers, grooms, jockeys' agents, tradespeople and pari-mutuel employees all fall into categories which require licences issued by the commission. Under the Racing Commission Act, the commission has the power to suspend violators or to impose and collect fines should participants breach the rules of racing established in Ontario.

To aid in the development of the industry, the provincial government rebates to the industry a portion of the pari-mutuel wagering tax collected the previous year. This rebate provides purse assistance to regular overnight races, funds for the development of the racing and breeding improvement programs and equine research.

In 1981, the total amount of this rebate was \$11.6 million, of which \$3 million went to help fund the Ontario Standardbred Sires Stakes Program. This program was established in 1974 to aid development of the industry and to encourage horsemen to develop better racing and breeding stock. It has grown over the years to become one of the largest sires stakes programs in North America. In December, 1980, the government announced that the tax rebate would be increased for 1981 and 1982. AM Playgirl, an Ontario sires stakes filly, was named "Horse of the Year" on the Ontario Jockey Club circuit in 1981, an indication of the success of the program.

In 1981, the commission approved and supervised 244 thoroughbred race dates and 1,570 standardbred race dates. The commission, through its on-track representatives issued 4,855 thoroughbred licences and 13,592 standardbred licences. Twenty-five hearings were held to consider appeals relating to rulings made by stewards and judges as well as applications for race dates.

In addition, the commission began an official's training program in conjunction with the ministry's Personnel Services Branch. The classes are designed to help judges and stewards efficiently conduct hearings and appeals on rule violations, within today's legal framework.

### Province of Ontario Horse Racing and Breeding Advisory Board

This board, composed of representatives from all facets of the racing industry, advises the Minister of Consumer and Commercial Relations and the Ontario Racing Commission on matters relating to the establishment and operation of the province's Horse Racing and Breeding Assistance Program.

**Board Chairman:** Dr. J. Glen Brown, D.V.M.

**Act administered by the commission:**  
Racing Commission Act

**Commission Chairman:** N. E. Hardy  
**Commission Director:** W. R. McDonnell

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## Office of the Athletics Commissioner

The commissioner is responsible for the good conduct of all professional wrestling and boxing in the province. Under the Athletics Control Act, the commissioner also has a duty to assist, promote, and encourage amateur sport.

The commissioner's office approves and assigns judges, referees, timekeepers, and physicians for all professional boxing matches.

Two licences for the 1981-82 season were issued to wrestling promoters in Toronto who sponsored 20 shows. The office also issued 93 licences for professional wrestling matches outside Toronto. One hundred and twenty-six professional wrestlers were licensed to perform in the province.

Licences are issued to professional boxing promoters on a yearly basis during which they may sponsor an unlimited number of bouts. This year, the office issued 10 such licences to promoters who sponsored 15 professional fights. One hundred and eighteen boxers were licensed.

The revenue generated by the office from the two percent tax on gate receipts and the various licences totalled \$23,187.

Over the last year, the commission has emphasized safety. The first boxing safety seminar to be held in Canada was co-sponsored by the ministry and Fitness and Amateur Sport Canada. Over 100 delegates attended, representing both amateur and professional interest groups; several were members of the medical profession.

The passport identification of resident professional boxers was implemented that lists their boxing and medical records. The passport must be presented before entering a boxing contest in Ontario.

In addition, safety clinics were held for commission officials, Saint John Ambulance personnel were enlisted as backup to attending doctors for emergency situations, and six new officials were licensed.

**Act administered by the commissioner:**  
Athletics Control Act

**Commissioner:** C. Gray



# 5 Registrar General Program

## Registrar General

The collection and compiling of vital statistics (births, deaths, marriages) in Ontario is the job of the Registrar General.

In addition to collecting and safeguarding these records, the Registrar General also records changes of names, adoptions, divorces and, since March, 1978, consent or court-ordered parentage of children born out of wedlock.

Following is a table showing returns received by the Registrar General for births, deaths, stillbirths and marriages from 1979-1981.

	1981	1980	1979
Births	122,874	124,183	122,296
Deaths	65,371	63,435	62,135
Stillbirths	989	950	974
Marriages	69,896	67,869	67,739
Totals	259,130	256,437	253,144

During 1981, 405,330 certificates, certified copies and "no record" letters were issued, a decrease of 4.6 per cent over 1980. In addition, 18,658 verifications were made for other government departments and authorized agencies. This figure includes 6,004 searches made for family benefits allowance and 6,409 searches and verifications for children's aid societies.

The Chief Coroner's Office was supplied with approximately 24,000 photocopies of current death registrations which had involved a coroner. An additional 172,000 photostat prints were required for this office, other jurisdictions, cancer research, statistics, corrections, amendments and related uses.

Birth certificates issued for children under five years of age totalled 91,655, or 32.5 per cent of birth certificates issued. In the 16 to 21 age bracket, the total was 45,930 or 16.3 per cent. For those 18 years of age the total was 6,771 or 2.4 per cent of all birth certificates issued.

During 1981, of the approximately 300,000 applications for birth certificates received for years 1869 to date, 2.0 per cent were found to be not registered. Of these approximately 32 per cent were for the period 1869 to 1921.

Registration is more accurate and complete in recent years because parents are more aware of its importance. Because the parents of each child registered automatically receive a "Notice of Birth Registration" which contains most of the birth particulars they have provided, they have the opportunity to correct any errors or make given name changes. These notices may also be used to apply for the child's birth certificate. This has encouraged parents of nearly half the children born to apply for birth certificates during the year of birth, reducing the flood of applications formerly experienced when a child is entering school.

In 1981, 385 children were registered in the hyphenated/combined surname of the father and mother, an increase of 60 from 1980.

Of the 30,285 death certificates issued, 21,696 or 71.6 per cent related to deaths in 1981 and 2,943 or 9.7 per cent related to deaths in 1980. Only 5,646, or 18.6 per cent of the total, were issued for deaths occurring between 1869 and 1979.

Of the 28,561 marriage certificates issued, 14,741, or 51.6 per cent, related to marriages solemnized in the last 10 years.

The revenue collected by the office of the Registrar General between January and December 1981 was \$3,138,118. Included is the revenue from searches and certificates at \$1,827,859, a decrease of 13.6 per cent from 1980. This was due to a decrease in certificates issued.

Further statistical information on registration, certificates issued, name changes and other activities of the Registrar General's Office for 1981 is available from the ministry's Communications Services Branch, 555 Yonge St., Toronto, Ontario M7A 2H6. Tel. (416) 963-0339.

### Acts administered by the program:

Marriage Act  
Vital Statistics Act

### Deputy Registrar General: R.E. Drapkin

(Under the Vital Statistics Act, the Minister of Consumer and Commercial Relations is also the Registrar General of the province).

# 6 Rent Review Program

## Residential Tenancy Commission

The Residential Tenancy Commission (RTC) entered its third year of operation in fiscal 1981-82. This was a year marked by an increased workload and a landmark decision by the Supreme Court of Canada on the question of provincial jurisdiction over landlord-tenant matters.

The Supreme Court decision declared as unconstitutional the power of the province to appoint decision makers to adjudicate landlord and tenant disputes. Accordingly, such disputes will continue to be resolved within the framework of the Landlord and Tenant Act (Part IV).

### Whole building review

A landlord wishing an increase in excess of six per cent on any rental unit subject to the Act is required to file an application for the whole building and the rents for all units are determined at the same time.

In the 12-month period ending March 31, 1982, the RTC received 5,027 landlord applications for whole building review involving 157,811 residential units. This compares with 2,170 applications and 51,542 units for the previous fiscal year.

The RTC held 3,185 hearings at its 20 offices throughout the province related to whole building review.

In fiscal 1981-82, landlords requested an average increase of 19.3 per cent and were granted an average increase of 14.7 per cent for each rental unit. These figures compare with 15.7 per cent and 11.6 per cent respectively in 1980-81.

Owners of smaller rental complexes requested and received, on average, higher increases compared to owners of larger buildings. For example, the average increase permitted duplex-triplex owners, comprising 21 per cent of all hearings, was approximately 21 per cent whereas owners of large elevator equipped complexes averaging 104 units, and comprising 19 per cent of all hearings, were granted an average increase of 13.8 per cent.

It should be noted that while a majority of the rent increases granted were in the six per cent to 30 per cent range, a significant number fell outside that range, especially at the upper level. A total of 391 hearings (or one in seven) resulted in increases greater than 30 per cent.

### Tenant applications

Tenants may dispute any proposed rent increases they feel are unjustified, including those under six per cent. They may also apply for rebates of excess rents paid in the past.

In fiscal 1981-82, the RTC received 1,468 tenant applications disputing proposed rent increases and 1,585 applications requesting rent rebates on past rent overcharges.

Tenant disputes over proposed rent increases were settled by mediation or formal hearings in 459 cases. Of these, 177 received monthly rent reductions to proposed increases averaging \$40.92 while the remainder were either withdrawn, dismissed or resulted in no change to the proposed rent.

Of the 1,011 applications resolved requesting a rent rebate, 786 (78 per cent) were resolved through mediation and the remainder at formal hearings. Of the total number of applications resolved, 74 per cent were granted rebates averaging \$296.04. Tenants recovered a total of approximately \$250,000 in excess rents from landlords with the assistance of the RTC.

A landlord or a tenant may appeal the order of a commissioner. During 1981-82, 417 initial orders were appealed. Of these 369 resulted from whole building review while 48 resulted from tenant appeal applications. Analysis of the appeal decisions indicates that 29 per cent resulted in increased awards, 15 per cent in decreased awards and slightly over one-half confirmed the original rent levels.

During 1981-82, RTC staff responded to 172,749 requests for information or advice. Of these, 59 per cent related to rent review matters only, 33 per cent to landlord-tenant topics and eight per cent encompassed both.

### Reasons for rent increases

The RTC's statistics for 1981-82 indicate that while increased operating costs are the major contributing factor in applications by landlords for rent review, a significant proportion of applications (67 per cent) included capital expenditures.

Of the 14.6 per cent average rent increase allowed by the RTC in cases involving increased operating costs, only 7.5 per cent was attributable to higher operating costs, and 7.1 per cent to other factors.

Financial loss continued to be an important component of the total rent increases granted by the RTC. Approximately one-half of all residential complexes which came to rent review incurred financial loss, the same as in the previous year. These complexes received an average increase of 17.6 per cent of which 8.0 per cent was attributable to financial loss.

Approximately one in three landlords cited increased financing costs in their applications for rent review. This is a significant increase from last year when only 18 per cent of all applications (or one in six) claimed increased financing costs. While the contribution of this factor to the 14.7 per cent overall increase was a modest 2.8 per cent, the rent increase granted due to this factor alone was significant at 9.0 per cent.

**Act administered by the commission**  
Residential Tenancies Act

**Chief Tenancy Commissioner:** P. C. Williams

# 7 Technical Standards Program

## Technical Standards Division

Technical Standards Division comprises five branches: Pressure Vessels Safety, Elevating Devices, Fuels Safety, Building Code and Upholstered and Stuffed Articles.

### Building Code Branch

The Building Code Branch maintains the Building Code which regulates the construction and demolition of buildings throughout the province.

During 1981-82, revisions to the code included changes to make buildings more accessible to the handicapped and changed the snow load requirements for agricultural greenhouses. Proposals to use the 1980 National Building Code as a basis for revisions to the Building Code and to revise the plumbing code to incorporate it into the Building Code as Part 7 are nearing completion.

The branch has been active as a member of the Interministry Committee on Residential Renovation, the Interministry Task Force on the Fire Code, the Interministry Working Group on Air Quality in Houses, the Interministry Committee on the Potential Health Hazards of Building Materials and the Interministry Team of Co-ordinators of the Physically Handicapped.

The branch provides advice on all matters in the Building and Plumbing Codes to building officials, the design professions and the construction industry.

### Building Code Commission

The commission's responsibility is to hear and resolve disputes between individuals and municipal building officials where the interpretations of technical requirements of the Ontario Building Code are involved. Any decisions handed down by the commission are final.

### Building Materials Evaluation Commission

The commission researches and examines new building materials, techniques and designs for construction for which there are no criteria or which are not covered in the Ontario Building Code. If approved, the new material or technique can be used in the province under terms and conditions set by the commission.

## Elevating Devices Branch

The Elevating Devices Branch licenses and inspects 25,000 elevating device installations in the province. The vast majority are passenger or freight elevators, but also included are escalators, moving walks, freight platform lifts, elevating devices for the handicapped, manlifts, passenger ropeways, construction hoists, and stage lifts. In 1981-82, branch staff carried out approximately 29,000 inspections.

Designs for new installations are reviewed by branch engineering staff before construction begins and, on completion, these installations are inspected to ensure conformance with the design submission and the standards before they are licensed and allowed to go into service. Contractors maintaining or installing elevating devices are registered.

The Elevating Devices Act, 1980 and Regulation 229/81 came into effect May 1, 1981. This act replaces the Elevators and Lifts Act and the Construction Hoists Act. Significant changes included:

- the definition of, and requirements for adequate maintenance of equipment
- registration as contractors of owners maintaining their own equipment
- a requirement for the reporting of incidents as well as accidents
- formal adoption of Canadian standards governing many types of elevating devices
- provision for the allowance of variances from codes and standards

The thrust of the new legislation is the achievement of self-regulation by manufacturers, designers, registered contractors and owners of elevating devices.

## Fuels Safety Branch

The Fuels Safety Branch is concerned with the safe storage, transmission and dispensing of gasoline, fuel oils, natural gas, propane and associated products, as well as the safety of appliances and devices which use these fuels.

The major branch activities stress preventive measures as well as working with, and through, the industry as part of the ministry's self-regulation policy. Initiating remedial action where necessary also forms part of the Branch safety program.

During 1981-82, the branch prepared extensive revisions to three safety regulations involving gasoline, natural gas, and propane. These revisions were in recognition of changing technology and provincial-federal oil consumption reduction programs.



Included in the revisions are a 10-year replacement and upgrading program for underground gasoline storage tanks; recognition of the special safety requirements for converting gasoline engines on motor vehicles to propane and the dispensing of propane to highway vehicles; and clarification and tightening of the responsibilities of contractors, suppliers, and owners, in the safe installation and operation of appliances and accessories.

It is anticipated that these revised regulations will be in effect by the end of 1982.

The increase in demand on the branch's safety monitoring functions, a result of the off-oil program, was absorbed by improvements in operating efficiency and industry self-regulation.

The branch, together with community colleges, continues to be involved in ensuring that a sufficient number of trained technicians is available for the safe installation and conversion of hydrocarbon burning devices.

## Pressure Vessels Safety Branch (Operating Engineers Section)

The operating engineers section of the Pressure Vessels Safety Branch is responsible for the qualification and certification of all operating engineers in the province.

Operating Engineers are classified as stationary engineers (first, second, third and fourth class), provisional stationary engineers (first, second, third and fourth class), hoisting engineers, refrigeration operators (Class A & B) and air compressor operators.

The Branch issued 2,502 certificates this year, 70 provisional certificates and renewed 13,502 certificates.

A regulation was introduced which extended guarded plant status to certain second class plants. This allows the engineers on duty to leave the boiler room and be available for related maintenance work elsewhere in the plant.

## Operating Engineers Board of Review

The board's role is:

- to advise the minister as to the effectiveness of the Operating Engineers Act in ensuring safety in power plants
- to evaluate and advise the minister as to equipment and operating procedures in ensuring safety in power plants

## Pressure Vessels Safety Branch

This branch is responsible for ensuring the safe design, construction and installation of boilers and pressure vessels. In 1981-82, branch safety officers made 70,547 examinations of vessels during manufacture, 2,560 visits to review new installations, checked 2,035 repairs and made 10,579 visits to plants in operation this year.

The head office handled 62,548 telephone calls related to these activities.

The engineering section reviewed 3,844 designs of boilers, vessels and piping, and there was a continuing high level of activity in the construction field, with branch inspectors conducting 21,889 welder's tests.

## Operating Engineers Board of Examiners

By examining and certifying operating engineers, the board is able to fulfill its objective of minimizing the risk of loss of life, injury or property damage which may result from the operation of power plants and hoisting devices. The board is also empowered to suspend or cancel certificates for specified misconduct.



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## Upholstered and Stuffed Articles Branch

All materials used for filling articles sold in Ontario are regulated by the Upholstered and Stuffed Articles Branch. The 2,900 manufacturers selling stuffed articles in the province must be registered with the branch and must affix content disclosure labels to their products.

The branch conducted 5,223 inspections and 1,198 tests of stuffed articles during fiscal 1981-82. As a result, 56,000 articles were taken off the sales floor for non-compliance with the regulations; of these 98 per cent were relabelled and released for sale, 1.5 per cent were returned to the manufacturer or distributor, and 0.5 per cent were condemned as unfit for sale in Ontario.

The total number of articles found which did not comply with the regulations continued to decrease, down from 72,000 during fiscal 1980/81, due mainly to the fact that the branch has continued to educate the industry in matters of self-regulation and encouraged contact with the branch if doubt occurs regarding new shipments of goods, particularly from overseas.

Also, manufacturers, distributors and importers were visited at eleven major trade shows and given advice regarding provincial requirements, particularly those relating to new product lines.

### **Acts administered by the division:**

Boilers and Pressure Vessels Act  
Building Code Act  
Elevating Devices Act  
Energy Act  
Gasoline Handling Act  
Operating Engineers Act  
Upholstered and Stuffed Articles Act

**Executive Director:** H. Y. Yoneyama





# ANNUAL REPORT

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## MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS

For the Year Ending  
March 31, 1983







The Honourable John Black Aird,  
O.C., Q.C., B.A., LL.D., Lieutenant  
Governor of Ontario

The Ministry of Consumer and  
Commercial Relations is pleased to  
submit its annual report of opera-  
tions for 1982-83.

Robert Elgie, M.D.

*March 31, 1983*

## MESSAGE FROM THE MINISTER

**F**or much of the past year, the so-called "Trust Companies Affair" demanded much of this Ministry's attention. But while it dominated the news for the second half of the 1982/83 fiscal year, it should not be allowed to overshadow other less publicized, but no less important events within this Ministry. There were many initiatives taken during the year; a few of which I would like to highlight here.

For example, consider the Ministry's creation earlier this year of a blue ribbon committee of senior insurance industry representatives to study the feasibility of establishing an Insurance Exchange in Ontario to help stem the flow of insurance premiums out of Canada. Ontario's property and casualty insurers write over \$3.2 billion worth of premiums yearly but out of this total fully \$1 billion worth of direct and reinsurance premiums leave the country.

Such an exchange would be a first for Canada and could represent a valuable shot in the arm for the ongoing economic recovery.

Or consider the greatly increased security offered motorists by amendments this year to the Motor Vehicle Accident Claims Fund. Now the Fund can compensate innocent third party victims if the defendant's insurance company is unable to pay because of insolvency. Without this new legislation, these innocent accident victims might have had to wait years for even partial settlement of their claims.

Our Business Practices Division continued to focus considerable effort on consumer protection. Automobile-related frauds proved to

be an area of particular concern last year and the division worked closely with police forces across the province to lay more than 350 charges against various repair shops and dealers.

These, of course, are just a few examples of the kind of initiatives and involvement that you will find described in this report. I'm sure you will agree that they add up to a concerned and co-ordinated effort to keep Ontario's marketplace both prosperous and fair for all. The success of this effort is largely due to the dedication and commitment demonstrated by Ministry staff on a daily basis, particularly during the difficult times we faced the last year.

Despite enormous challenges, I believe the delicate balance between consumer protection and business freedom has been maintained. Ontario's well earned reputation as a good place to live, work and do business has been upheld.



Robert Elgie, M.D.  
Minister of Consumer and  
Commercial Relations



## MESSAGE FROM THE DEPUTY MINISTER

To the Honourable Dr. Robert Elgie  
Minister of Consumer and  
Commercial Relations

**D**ocumented in this annual report are some of the issues that made last year one of the most challenging ever faced by the ministry. I feel strongly that the way ministry employees responded to these challenges while continuing to handle their day-to-day responsibilities speaks well for their abilities and dedication.

The report also lists many of the ministry's achievements and new undertakings.

For example, a major French-service program was started last year. Through this program, many forms used by the public on a daily basis are now available in French or bilingual versions, and French Language Advisory Committees have been set up to study areas of need and establish work plans to make our services accessible in both languages.

To increase efficiency and speed of service, computer systems are now being developed or are in use in several programs to replace out-dated manual procedures.

The Office of the Registrar General has already realized considerable savings through their new registration system, and microfilm and computer systems now being tested by the Property Rights Division will make it easier and faster to do business in the province.

In most cases, these improvements will cost the taxpayer less instead of more. In fact, if ministry spending is expressed in 1981/82 dollars to take inflation into account, the amount spent to maintain our many services actually decreased last year.



Yet despite the advent of the electronic age, we have not forgotten the ministry's most valuable asset — our employees.

The signing of the ministry Employee Relations Agreement last year was a milestone in government-employee relations. Local committees set up under the agreement will provide informal forums where management and staff can get together to discuss and resolve small problems before they become big ones.

The achievements mentioned are just a few of the many

advances made last year. All were accomplished without sacrificing service to the public.

It is with some pride, therefore, that I submit to you the annual report on the state of the ministry for fiscal year 1982/83.

A stylized, handwritten signature in dark ink, appearing to read 'D.A. Crosbie'.


D.A. Crosbie  
Deputy Minister

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# COMMERCIAL STANDARDS PROGRAM

## BUSINESS PRACTICES DIVISION

**T**he Business Practices Division stepped up its fight against fraud in the automobile repair and re-sale businesses last year.

Recently, more consumers have put off buying a new car to save money, deciding instead to fix up the old car or shop for a used one. This provides more opportunities for unscrupulous used-car sellers and repair shops to take advantage of the unwary.

During 1982/83, a special auto squad with the Investigations and Enforcement Branch laid approximately 370 charges related to overcharging for repair work and odometer frauds. The squad is made up of ministry investigators and officers from the Metropolitan Toronto Police Force. For the first time, a Ministry of Transportation and Communications investigator and other police forces, including the Ontario Provincial Police, assisted.

Since the squad was set up in 1979, more than 2,000 charges have been laid. Recently, investigators have noticed a trend — the number of vehicles with rolled-back odometers found on used car lots has been decreasing. Dealers know the squad is active and fear losing their licences to operate if convicted of the charge.

But the problem still exists in private sales listed in the classified advertising sections of newspapers.

Many of these private sellers are actually dealers. A glance through the classified ads will often reveal a number of cars being sold under the same telephone number.

Squad members are keeping on top of this new approach to crime. When a consumer complains of a suspected fraud, investigators check records of the car's history to

find out if the odometer is accurate. Charges are laid if the consumer's suspicions are confirmed.

Overcharging for vehicle fitness certificates is another problem area.

Often, the consumer who takes a car to a garage for a safety check is at a disadvantage if repairs must be made before a certificate can be issued. The vehicle can be taken to another garage for a second opinion if the cost seems too high, but the charge for the first inspection — \$20 to \$60 — must still be paid.

This makes shopping around for a low estimate costly, and many consumers, trying to save money, have the repairs made by the first shop they go to. Some end up paying for work that wasn't necessary, or even completed.

Last year, the squad took a special car, prepared with a simple defect, to different repair shops for estimates on a fitness certificate. The quotes they received ranged from a low of \$20 to more than \$400.

Heavy fines handed down last year indicate the support Ontario's courts are giving the Business Practices Act. In one case, a home renovation firm and two of its employees were fined a total of \$8,500 for charging an elderly woman \$2,420 for a job worth only about \$600.

The division has other less drastic ways of settling disputes between businesses and consumers. At a chain of nine Consumer Services Bureaus across the province, wronged consumers can find out how to reach an equitable agreement with their adversary, and advisory officers will mediate.

Last year, the branch continued its reputation as ally of the consumer. Through mediation, \$1,052,923 were returned to the public, and 13,069 complaints were processed.

Of the complaints which fell under ministry jurisdiction, 55.7 per cent were handled under the Busi-

ness Practices Act, and 19.5 per cent under the Consumer Protection Act which establishes the rules for door-to-door sales, contract terms and credit transactions.

Examples of successful mediation include cases where:

- ☐ a motor vehicle dealer refunded \$16,000 to a consumer when it was discovered that a car purchased as a demonstrator had been involved in an accident,
- ☐ a \$1,000 deposit was returned to a 16-year-old boy who ordered a car and then realized he couldn't afford both the car payments and insurance.

## DISCRIMINATORY BUSINESS PRACTICES ACT

**A**nother statute administered by the division is the Discriminatory Business Practices Act which prohibits businesses from entering into agreements with another party which would result in discrimination on the basis of race, creed, color, nationality, ancestry, place of origin, sex or geographical location.

This act provides for the issuance and enforcement of orders of compliance and assurances of voluntary compliance. The act also allows those discriminated against to sue for punitive or exemplary damages. Those contravening the legislation may not supply goods or services to the government or its agencies for five years.

The disclosure provisions of the act require that the names of all persons who entered into assurances of voluntary compliance or against whom orders have been issued be reported to the public each year. The number of complaints, the resulting mediations or actions and the number of and

nature of reports concerning these activities must also be disclosed. In addition, the names of all persons convicted, including the offence and penalty, must be disclosed annually.

In 1982/83, no complaints were received. No assurances of voluntary compliance or cease-and-desist orders were issued and no charges were laid.

The ministry received eight reports of requests to bid on contracts containing clauses of a discriminatory nature. Of the eight reports, six were related to requests for negative statements of origin. The other two reports related to requests for designated information. In all situations, the reporting companies advised the ministry that they had responded either by deleting the clauses or refusing to submit a bid.

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## TRAVEL INDUSTRY COMPENSATION FUND

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**T**he Ontario Travel Industry Compensation Fund is another consumer safeguard handled by the Business Practices Division. The fund is financed by the travel industry and administered by a board of trustees appointed by the Lieutenant-Governor-In-Council. It is used to reimburse consumers who have prepaid for travel services but failed to receive them.

Last year saw the largest draw on the fund in its eight-year history when four major travel wholesalers went bankrupt.

In the travel industry, news of financial problems can circle the globe in hours. When a travel firm is in trouble, fund staff and members of the industry have to scramble to ensure no Ontarians are stranded abroad.

When Sunflight Vacations and SkyLark Holidays, two of Cana-

da's largest travel wholesalers, went bankrupt in April, office staff worked 18-hour days to make arrangements. Foreign hotels were guaranteed payment for accommodation booked by the two firms and flights were set up for consumers whose holiday plans were about to fall through.

But before long, it was apparent that the total claims on the fund for each of the two bankruptcies would exceed the \$1.2 million limit payable for any one company.

To ensure that all claimants would receive an equal share of the money that was available, reimbursements were held to 60 per cent of the amount claimed. When all claims have been received and the total is calculated, the balance of the \$1.2 million per company will be distributed among claimants.

To take the unprecedented size of last year's bankruptcies into account, regulations under the Travel Industry Act have been changed.

The reimbursement limit on any one bankruptcy has been increased to \$1.5 million from \$1.2 million, and the total reserves of the fund have been doubled to \$3 million. Consumers may claim up to \$3,500 per person.

The fund paid out \$2,055,110 during 1982/83, bringing the total since it was set up in 1975 to \$4,587,284.

The Business Practices Division is also responsible, through its individual registrars, for the examination of the registration applications of numerous types of businesses. Registrars can refuse to renew or register a company or recommend that its licence be revoked if operations do not meet requirements under the acts.

Last year, 3,834 inspections were carried out on Ontario registrants.

### Acts administered by the division:

Athletics Control Act  
Bailiffs Act  
Business Practices Act

Collection Agencies Act  
Condominium Act  
Consumer Protection Act  
Consumer Protection Bureau Act  
Consumer Reporting Act  
Discriminatory Business Practices Act  
Mortgage Brokers Act  
Motor Vehicle Dealers Act  
Paperback and Periodical Distributors Act  
Real Estate and Business Brokers Act  
Travel Industry Act

### Non-Regulated Areas:

Petroleum Franchising Guidelines  
Equal Credit Opportunity Guidelines

The division also monitors the corporation designated to administer the Ontario New Home Warranties Plan Act.

Director, Investigation and Enforcement Branch: D.L. Mitchell  
Registrar, Motor Vehicle Dealers Act: A.W. Abrams  
Registrar, Travel Industry Act: D.N. Caven  
Registrar, Bailiffs, Collection Agencies, Consumer Reporting, Real Estate and Business Brokers and Mortgage Brokers Acts: A. Binstock  
Director, Consumer Advisory Services Branch: D.I. Radford

Executive Director: R.A. Simpson

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## COMMERCIAL REGISTRATION APPEAL TRIBUNAL

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**T**he Commercial Registration Appeal Tribunal hears appeals of decisions made by ministry officials and other authorities responsible for licensing and registering certain types of business ventures.

The Tribunal's jurisdiction covers the areas of unfair business practices, consumer reporting agencies, real estate brokers and sales-



men, mortgage brokers, automobile dealers and salesmen, collection agencies, travel agencies and wholesalers, home builders and cease-and-desist orders respecting all unfair business practices.

It also holds hearings under the Ontario New Home Warranties Plan Act to consider appeals from refusals of claims for damages, and under the Travel Industry Act to consider appeals of refusals for refunds of monies.

During 1982/83, the Tribunal dealt with 549 cases — a substantial increase from the previous year. Problems in the travel industry accounted for much of the increase, but the areas of mortgage brokers, consumer protection, motor vehicle dealers and new-home warranties also contributed significantly.

Written decisions were rendered in 78 cases, 222 were adjourned, stayed or settled without formal hearings and 249 were in process at the end of the fiscal year.

Summaries of the Tribunal's decisions are published annually, based on the calendar year. Copies are available from the Ontario Government Book Store, 880 Bay Street, Toronto, Ontario, M7A 1N8.

#### Acts giving jurisdiction to the Tribunal:

Bailiffs Act  
Business Practices Act  
Collection Agencies Act  
Consumer Protection Act  
Consumer Reporting Act  
Credit Unions and Caisses Populaires Act  
Discriminatory Business Practices Act  
Mortgage Brokers Act  
Motor Vehicle Dealers Act  
Ontario New Home Warranties Plan Act  
Paperback and Periodical Distributors Act  
Real Estate and Business Brokers Act  
Travel Industry Act  
Upholstered and Stuffed Articles Act

Chairman: John Yaremko, Q.C.

## COMPANIES DIVISION

**I**ncorporating a company was made faster and easier in three additional parts of the province last year when the Companies Division introduced over-the-counter incorporation services, already available in Toronto, London and Thunder Bay, to land registry offices in Sudbury, Ottawa and Windsor.

Until last year, businessmen and lawyers working in these three cities had to travel to the closest division office in other cities or send their incorporation forms to Toronto by mail for processing — a procedure that took as long as two weeks.

Now they can incorporate a company within 15 minutes of entering their local office.

Over-the-counter incorporation will soon be extended to five other cities. It is expected that the service will be provided in land registry offices in Peterborough, Hamilton, Sault Ste. Marie, North Bay and Kitchener by the end of next fiscal year.

The division also made major gains in reforming and retiring out-dated legislation last year. Imprecise definitions were made clear, and the amount of paperwork was reduced.

The Mortmain and Charitable Uses Act was repealed, doing away with the requirement that all corporations registered outside the province have a licence to hold land in Ontario. The move also cleared up title problems for charities that hold land in Ontario.

Under the Corporations Information Amendment Act, 1982, passed last year, corporations are no longer required to keep copies of all information notices filed with the ministry. The act also clarifies the use of the terms "limited", "incorporated", and "incorporation" when used as part of a company's style or operating name.

Another piece of legislation, the Ontario Business Corporations Act, received Royal Assent in 1982. Among other changes, the new act increases the rights of shareholders and exempts private corporations from an audit if company assets do not exceed \$2.5 million and sales do not exceed \$5 million. (The act came into force July 29, 1983.)

To assist French-speaking Ontarians, the number of bilingual forms was increased to include those for partnership declarations and applications and incorporation instructions.

There was a small drop in the number of businesses incorporated in Ontario last year — 27,284 compared to 27,365 in fiscal year 1981/82. There are now more than 312,000 active corporations in the province. But the number of new sole proprietorships and partnerships jumped 16.2 per cent, to 65,168. This increase might be attributed to entrepreneurial talents brought to light by high unemployment. There are now approximately 356,000 active sole proprietorships and partnerships in Ontario.

Despite an increase in many areas of workload, the division was able to reduce staff from 91 to 87 while providing good customer service. Division employees searched 235,643 corporation records in 1982/83, up 19.6 per cent, and 98,746 partnerships records, an increase of 16.2 per cent.

**Acts administered by the division:**  
Business Corporations Act, 1982  
Corporations Act  
Corporations Information Act  
Corporation Securities Registration Act  
Partnerships Registration Act  
Limited Partnerships Act  
Partnerships Act

Director, Companies Services  
Branch: H.H. Ozolins  
Director, Company Law Branch:  
E.J.K. Wells  
Executive Director:  
B.C. Howard, Q.C.





## FINANCIAL INSTITUTIONS DIVISION

One of the main functions of the division is to monitor the financial status and organizational structure of insurance companies, loan and trust companies and other financial institutions.

Last year, the division was involved in the takeover of three trust companies in a move to protect public investments.

On November 5, 1982, 11,000 Metropolitan Toronto rental units were sold. When the buildings were quickly sold twice again the same day at higher prices, branch staff became concerned that the actual value of the properties was not high enough to justify mortgage arrangements made with three trust companies.

The Loan and Trust Corporations Act limits mortgage investments by trust companies to 75 per cent of the value of a property.

On December 21st, the Legislature approved amendments to the act allowing the registrar of the act to take control of a loan or trust company when the public's best interests are endangered and it was pursuant to this legislation that the takeover of the three trust companies occurred.

Despite the heavy workload experienced during the takeovers, division staff continued to take care of a number of other responsibilities.

The executive director of the division, in his capacity as superintendent of insurance, is also responsible for the regulatory supervision of the insurance industry in the province. This includes the licensing of companies, agents and independent adjusters, provision of fair business practices guidelines where necessary and the examina-

tion and monitoring of insurance companies, farmer's mutuals, fraternal societies and mutual benefit societies. Associations providing prepaid medical and hospital services are also included.

As part of the division's watchdog role, the superintendent handled 1,710 complaints against insurance companies, agents and adjusters, an increase from 1,507 the previous year.

The superintendent supervises 569 insurance companies, 19,509 insurance agents and 1,050 adjusters. Efforts are directed at ensuring that all registered companies and individuals comply with applicable statutory requirements and that they are not engaging in unfair or deceptive practices as defined in the Insurance Act.

## FACILITY ASSOCIATION

The Facility Association is a residual market insurance pool designed to ensure that insurance is available for those drivers experiencing difficulty obtaining insurance in the regular marketplace and is subject to rate regulation by the superintendent.

Automobile insurance rate adjustments were filed on four occasions by the Facility Association and approved, with modifications, by the superintendent of insurance under authority of the Compulsory Automobile Insurance Act, 1979. The effective dates of the approved rate changes were April 1, 1982, September 1, 1982 and February 1, 1983 for private passenger risks and February 1, 1983 for commercial vehicle risks.

Notice of Facility Association rate filings is placed in the Ontario Gazette to permit interested parties to make submissions to the superintendent concerning proposed rate changes.







Studies connected with the proposed elimination of age, sex and marital status as automobile insurance rating factors continued during the year. A report received from the Insurance Bureau of Canada early in 1982 will form the basis for the development of a new statistical plan to deal with the problem of rating drivers under the age of 25. Target dates for statistical plan changes are January 1, 1984 and July 1, 1986.

The division also monitors the practices of the insurance industry in marketing, underwriting and claims, to identify problem areas where research is required.

As a result of these activities and in co-ordination with government/industry/consumer committees and counterparts in other jurisdictions, the superintendent develops programs to improve coverages, industry practices and insurance legislation.

## MOTOR VEHICLE ACCIDENT CLAIMS FUND

**I**n 1982-83 the Motor Vehicle Accident Claims Fund received 1,083 new claims. Despite a substantial reduction in outstanding claims from 3,260 to 1,774, total payments increased from \$11,830,000 to \$13,584,000 and can be attributed to inflation, higher Court awards and the increase in fund limits from \$100,000 to \$200,000 on March 1, 1981. There was a substantial drop in revenue from \$11,059,000 to \$8,900,000 primarily because of decrease in interest received which is based on the fund's dwindling cash reserves which declined from \$12,309,000 to 4,410,000. The estimated liability for unpaid claims reduced from \$35,028,000 to \$20,900,000.

## CREDIT UNIONS AND CO-OPS

**T**he Credit Unions and Co-operatives Services Branch functions to ensure that credit unions and co-operatives are incorporated in accordance with the provisions of the legislation and that they operate in compliance with it.

The branch monitors the financial stability of the credit union system through requiring compliance with regulations and by estab-

lishing financial practices and management standards.

Consolidation of credit unions during the year has resulted in a net reduction at March 31, 1983, to 951 credit unions with assets of \$5.4 billion servicing 1.8 million people. There were 989 credit unions the previous year.

Ontario residents are served by 725 co-operatives, an increase from 664 the previous year, including those in the nursery school, farm supply, marketing, housing, consumer and other service fields.





## CEMETERIES BRANCH

**C**emeteries Branch processed 1,740 returns outlining details of perpetual and pre-need funds this year. The branch also examined and approved 17 accounts as an alternative to formal passings of accounts before the court. Staff inspections and visits to, or concerning cemeteries during the same period increased to 2,438. In addition, the branch examined and approved the creation or expansion of 33 cemeteries and their facilities as well as alterations to the existing plans and related facilities of 708 cemeteries.

Acts administered by the division:  
Cemeteries Act  
Compulsory Automobile Insurance Act

Co-operative Corporations Act  
Credit Unions and Caisses  
Populaires Act

Guarantee Companies Securities Act  
Insurance Act

Investment Contracts Act  
Loan and Trust Corporations Act  
Marine Insurance Act

Motor Vehicle Accident Claims Act  
Ontario Credit Union League  
Limited Act

Ontario Deposit Insurance  
Corporations Act

Prearranged Funeral Services Act  
Prepaid Hospital and Medical  
Services Act

Registered Insurance Brokers Act

Deputy Superintendent, Legal and  
Investigation Branch of Insurance  
and Assistant Registrar:

R.G. Cooper

Deputy Superintendent and  
Director, Financial Examination  
Branch of Insurance and Assistant  
Registrar: H.R. Terhune

Director, Credit Unions and  
Co-operatives Services Branch:  
T.T. Robins

Director, Motor Vehicle Accident  
Claims Fund: E.H. Miles

Executive Director: M.A. Thompson



## ONTARIO SECURITIES COMMISSION

**I**n response to recent downturns in the economy, the Ontario Securities Commission (OSC) made a number of changes to its legislation and operating procedures last year.

The adjustments are de-

signed to allow Ontario's capital and commodity futures markets to raise venture capital more easily, while maintaining a high level of integrity.

Public and private funding experienced a drop in volume and value from the previous year, with \$3,092 million raised through the sale of equity securities and \$1,018 million through debt securities. These are decreases from 1981/82 of 11.7 per cent and 12.8 per cent respectively.

Proposals by the Toronto Stock Exchange (TSE) to make it easier for junior companies to obtain public financing were considered and approved by the commission.

When a company wants to raise money by selling securities to the public, it must issue a prospectus listing material information to help investors make a decision.

The prospectus must be cleared by the OSC to make sure the company and its offering are in compliance with securities legislation and policy.

A new prospectus rule introduced by the OSC and the Toronto Stock Exchange last year, the Exchange Offering Prospectus, was accompanied by relaxed criteria for listing industrial and resource firms on the stock exchange. Conditional listings are now allowed.

The net result for the OSC will be more public offerings on a junior level, and the TSE's ability to raise capital will be improved.

The commission also moved to simplify procedures larger companies must follow. At the heart of the new system is the Prompt Offering Prospectus.

It was reasoned that the public did not really need a detailed 40-page prospectus from major, blue-chip companies every time securities were offered. These senior issuers now follow a new procedure.

Every year, they file an information form with the commission that is cleared and made available to the public. Then, when they want to issue securities to the pub-



lic, a shorter prospectus is filed. The time required to clear the Prompt Offering Prospectus is much less than for a normal prospectus, and the green light is usually given within a week.

The bulk of the research costs for the new system was borne by the private sector, which was eager to see the changes made. Quebec security administrators also assisted in the development, and other provinces are expected to adopt the system.

In dollar value, private placements have exceeded public offerings for years. But with the introduction of the new prospectus, commission officials forecast the gap will narrow.

The OSC reviewed several other areas of legislation last year with the assistance of the private sector. Proposed amendments to the Securities Act received extensive public comment when published in the commission's Weekly Bulletin, and a volunteer committee of lawyers has taken on the task of drafting revisions to the laws governing takeover bids.

Another volunteer committee reviewed the OSC's published policies. A number of changes resulted, and the policies were consolidated and simplified. Also, the commission's system of registering securities firms and their sales staff now relies partially on processes handled by private regulatory organizations.

In 1982, the industry practice of setting a fixed minimum commission structure for sales was reviewed at a joint hearing held with administrators from other provinces that have stock exchanges.

Held in Toronto, the hearing attracted widespread attention, with numerous briefs submitted. The OSC subsequently directed the TSE to repeal its fixed-commission by-law effective April 1, 1983. The commission will hold further hearings in June, 1983, to address concerns arising from "deep discount" opera-

tions proposed by some brokers.

At another major public hearing, attended by securities administrators from Quebec, Saskatchewan, Alberta and British Columbia, the commission considered structural questions relating to diversification by, and institutional ownership of securities firms.

In addition to reforming regulations, the commission continued to take care of day-to-day operations.

Takeover bids figured largely on the agenda. Of the 155 bids filed, several led to a series of hearings, as the commission has the power to insist on the equal treatment of minority shareholders. Decisions made through administrative proceedings have been appealed but, to date, the courts have upheld the commission's power to deal with these problems.

The Enforcement Branch continued its activities last year in a total of 171 investigations, an increase from 153 the previous year.

The commission received 426 applications for exemptions from legislation, and issued 415 cease-trading orders and 35 administrative orders. A total of 7,731 financial statements were filed with the commission, and the number of insider reports declined to 20,213 from 21,968 the previous year.

#### Acts administered by the commission:

Commodity Futures Act  
Deposits Regulation Act  
Securities Act  
Toronto Stock Exchange Act

Deputy Director, Commodity  
Futures Branch: D.D. Walters  
Deputy Director, Corporate Finance  
Branch: R.E. Steen  
Deputy Director, Enforcement  
Branch: J.F. Leybourne  
Deputy Director, Registration and  
Administration Branch: C.E. Goad  
Commission Chairman:  
P.J. Dey, Q.C.  
Director: C.R.B. Salter, Q.C.

## PENSION COMMISSION

**T**he Pension Commission kept close watch over Ontario's registered pension plans last year.

Increases in the number of plant closures and company bankruptcies had fueled fears that some plan members might not receive the benefits they were promised when their pension plans were terminated.

To date, however, these fears have not been realized. Excellent market conditions with record high interest rates on the annuities purchase price have meant that all 425 plans that were wound up were able to fully meet pension obligations.

The commission administers the Pension Benefits Guarantee Fund which ensures that all employees 45 years old or more with at least 10 years service with a company will receive specified guaranteed benefits if their plan is wound-up and is short of funds.







A proposal for funding the Pension Benefits Guarantee Fund program was circulated to the pension industry for comments and regulations are being finalized.

Despite the economic downturn, most employers continue to recognize the need for employee pension plans. Last year, the commission's 22 member staff registered 425 new plans covering 16,269 people and reactivated another 254 plans.

This brought the total number of plans registered with the commission at the end of the fiscal year to 8,025, an increase over last year's total of 7,771. An additional 700 were pending registration at the close of the fiscal year.

The commission examined about 8,050 annual returns submitted by registered plans and 3,800 plan amendments were reviewed to ensure the plans continued to qualify for registration. The average

membership was 191. Cost certificates for all plans and 3,906 actuarial valuation reports have been processed over the last three years.

Commission staff also drafted amendments to the Pension Benefits Act to provide more security for dependents of pension plan members. The problem was brought to light when a woman, left penniless by her former husband, was unable to have court-ordered payments deducted from his pension income.

The changes to the act, effective February 10, 1983, allow support payments to be taken from pension payments.

As a result of their activities during 1982/83, commission staff expect that Ontario's pension plan members and their families can look forward to receiving their benefits despite today's economic hardships.

**Act administered by the commission:**  
Pension Benefits Act

**Commission Chairman:**  
J.C. Maynard  
**Superintendent of Pensions:**  
G.P. Salamat







# LIQUOR LICENCE PROGRAM

## LIQUOR CONTROL BOARD OF ONTARIO

**F**iscal year 1982/83, the 57th year of operation for the LCBO, marked a high point when the board opened its 600th retail liquor store.

A total of 11 new retail stores were opened last year and, to further improve service, nine counter-style operations were converted to self-serve stores. Over 70 per cent of the board's retail stores are now self-serve operations.

Construction of the new Storage and Distribution Centre in Whitby continues. Expected to be in operation by mid-1984, the complex will be equipped with the latest in computer-controlled machinery. It will eventually serve over 72 liquor stores a day during peak periods.

For wine enthusiasts, fiscal 1982/83 was a vintage year, when the board brought in Beaujolais Nouveau for sale in selected liquor stores for the first time.

A long-held tradition in France, the event proved no less popular in Ontario as hundreds of people crowded the stores to pick up the first wine of the year's harvest from France. The response guaranteed a repeat event next year, and Ontario wineries are now marketing their own versions.

During the fiscal year, total sales from all board stores was \$1,467 million with a net income of \$523 million.

Total beer, wine and spirits sales in the province were \$2,702 million. This includes \$1,202 million sold through Brewers' Retail stores and additional \$33 million sold in wine stores.

Details of the board's operations for the 1982/83 fiscal year are contained in its annual report. Copies are available from the LCBO at 55 Lakeshore Blvd. E., Toronto, Ontario, M5E 1A4.

Acts administered by the board:  
Liquor Control Act  
Wine Content Act

Chairman: W.J. Bosworth  
General Manager: F.A. MacInnis

## LIQUOR LICENCE BOARD OF ONTARIO

**C**hanges made to Ontario's liquor licence laws last year met with the approval of many sports fans and New Year's Eve celebrants alike.

The sale of draft beer at professional football, baseball and soccer games was authorized through a limited introduction of the stadium licence on a trial basis. Draft beer can now be purchased in paper or plastic cups at CNE Stadium in Toronto, Ivor Wynn Stadium in Hamilton and Lansdowne Park in Ottawa.

The experience with stadium licences will be reviewed by the LLBO at the end of the 1983 season.

The Liquor Licence Act regulations were also amended to allow

licensed establishments to serve liquor until 2 a.m. on New Year's Eve.

LLBO revenues come primarily from licence fees from provincial breweries, distilleries and wineries, a fee from licensees on sales of beer, wine and spirits and a fee for special occasion permits. Revenue reached \$210 million last year, an increase from \$169.9 million during 1981/82, while expenses dropped from \$7.1 million last year to \$6.5 million in fiscal 1982/83.

The number of licensed establishments in Ontario rose to 9,584 from 9,060 the previous year.

The board held 264 hearings during the year, at which 62 licences were suspended and 178 cancelled. Licences were suspended for a number of reasons, but the majority were for serving liquor to minors. Other reasons included failure to maintain the proper ratio of liquor-to-food sales, failure to clear the premises at closing time and unpaid retail sales tax.

Act administered by the board:  
Liquor Licence Act

Chairman: W.L. Blair



## LIQUOR LICENCE APPEAL TRIBUNAL

**T**he Liquor Licence Appeal Tribunal (LLAT) provides an independent appeal process for the review, on request, of decisions made by the Ontario Liquor Licence Board.

The number of applications for appeals decreased last year, from 46 in 1981/82 to 36 in 1982/83. The decrease is largely due to a decrease in the number of decisions made by the LLBO.

The total number of cases dealt with during the fiscal year (including those carried over from the previous year and those settled or withdrawn) was 42.

Written decisions were rendered on 15, another 11 were settled without formal hearings and 17 were in process at year's end.

Summaries of LLAT decisions are published annually, based on the calendar year. The 1982 summary lists the outcome of 16 hearings. Copies are available from the Ontario Government Book Store, 880 Bay Street, Toronto, Ontario M7A 1N8.

Act giving jurisdiction  
to the Tribunal:  
Liquor Licence Act

Chairman: John Yaremko, Q.C.

*Machines can't replace  
humans in the LCBO  
wine-grading room.*





# PROPERTY RIGHTS PROGRAM

## REAL PROPERTY REGISTRATION BRANCH

**T**he number of real property registrations increased last year to 1,072,558, compared to 1,045,350 during the previous fiscal year.

Branch staff are continually working to improve registration systems, and last year was no exception.

A number of improvements were made to management organization and administrative procedures to increase efficiency and productivity, and operational procedures for the payment of public services were improved.

A major study was made into the quality of microfilm records. Testing procedures were developed that will allow the branch to destroy paper records, safe in the knowledge that complete title information is available on microfilm.

Work continued in support of the Land Registration Improvement Project with several offices completing the ruling-out of discharged interests from title records and the certification of subdivision plans registered under the Registry Act. Both improvements facilitate the title searching process.

The past year saw an extension of a joint venture between the branch and the ministry's Companies Division. Over-the-counter in-

corporation services were extended to land registry offices in Sudbury, London and Windsor, bringing the total number of registry offices offering the service to five.

A number of construction projects are underway to improve land registry office facilities. Work commenced on an addition to the office in Cochrane and a new office in St. Catharines. In addition, planning advanced on new facilities in Ottawa and Welland with construction scheduled for 1983/84.

Director and Real Property Registrar:  
V.S. McCutcheon

### Acts administered by the division:

Bills of Sale Act  
Boundaries Act  
Certification of Titles Act  
Condominium Act  
Land Titles Act  
Personal Property Security Act  
Registry Act

Provincial Property Registrar:  
D.M. Peacock

## PERSONAL PROPERTY SECURITY REGISTRATION BRANCH

**O**ver 3 million registrations securing a total debt of more than

\$3 billion are recorded with the Personal Property Security Registration Branch.

The property offered as collateral ranges from cars, race horses and aircraft to such esoteric items as movie rights, uranium and diamonds.

Consumers and businesses considering making a purchase or lending money on the security of property can check with the branch to make sure the property in question is free of other security obligations.

During 1982/83, 1,145 million registrations were recorded, up 90,000 from the previous fiscal year.

*Below: Information stored in computer memory, along with computerized mapping systems, are changing land registration methods.*



Enquiry officers with the Personal Property Security Registration Branch answer more than 1,500 telephone calls from across the province every day.





and 575,000 enquiries were processed, up 93,000.

Director and Registrar:  
T.M. Rundle

## LEGAL AND SURVEY STANDARDS BRANCH

**T**he Legal and Survey Standards Branch is responsible for maintaining the legal quality of Ontario's land registration records, providing for confirmation of property boundaries under the Boundaries Act, certifying title under the Certification of Titles Act and keeping all relevant legislation up-to-date and

in step with new developments.

Among other accomplishments during the last fiscal year, the branch made a number of house-keeping changes to regulations under the Condominium Act, Land Titles Act and Registry Act. Included were provisions for longer office hours in certain Land Registry Offices during periods of peak customer demand.

Work was continued on legal audits of Land Registry Offices, facilitated by a reorganization of the Legal Standards Audit Section.

Plans to amend Regulation 898 under the Registry Act to provide simplified standards for surveys and plans are underway. The new regulation will delete certain standards now covered under the Association of Ontario Land Surveyors' new Standards for Surveys, which came into effect February 1, 1983.

Director: R.E. Priddle, Q.C.

## LAND REGISTRATION IMPROVEMENT PROJECT

**T**he Land Registration Improvement Project, started up in 1981, is advancing on schedule.

As part of the project's thrust to cut down on paperwork

and document storage problems, self-serve microfilm systems containing land titles records were set up in the Hamilton and Milton offices last year. The same system at the Newmarket office was expanded to cover registry records as well as land titles.

The division is also investigating a method of storing information in computers. New legislation, to be called the Real Property Documents and Recording Reform Act, was drafted to cover the transition from paper to electronic information and the introduction of new simplified forms.

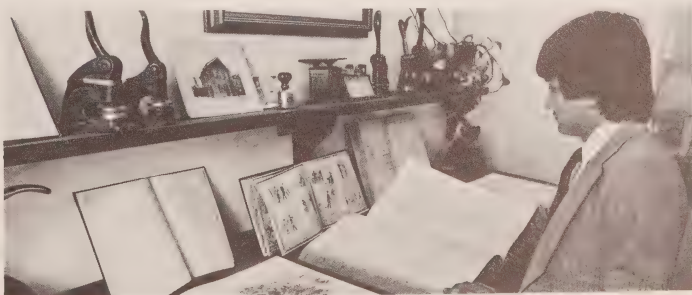
The legislation is currently being reviewed with the assistance of land registry staff, law associations and other users.

The new system will be used to store information on property maps and title records. Working at a computer terminal, users will be able to call up the information they need and receive a hard copy in minutes.

To test the system, a prototype is being installed in the Woodstock office. The system will be in operation by April, 1984, when all records have been entered into the computer.

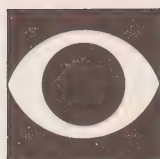
Staff are optimistic about the prospects of the new system. In addition to reductions in office workload and space needs, clients will receive faster service.

Director: N.K. Harris



Above: The tools of the land registrar are changing. The hand written documents shown above did the job for over a century.





# PUBLIC ENTERTAINMENT STANDARDS PROGRAM

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## LOTTERIES BRANCH

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**P**rivately run lotteries and gaming events provide vital funds for Ontario's charities and community improvement projects. The vast majority are run smoothly and according to the rules, but, as with any money-making operation, there are a few individuals who will try to take advantage of the system.

The Lotteries Branch licenses many of Ontario's events, and the remainder are licensed by municipalities in cooperation with the branch.

The number of bingo games has increased in recent years. Bingo players spent over \$200 million last year, a 19 per cent rise over 1981. Approximately \$100 million was returned to the public in prizes and the remainder went to charity and to cover operating costs.

Most bingo games are legitimate operations but in one case a police investigation resulted in a heavy fine for a hall owner who was operating bingo games without a licence. Problems of this nature are rare however.

During 1982, consumers spent an estimated \$354 million trying their luck in non-government lotteries of all types.

Monte Carlo nights, with limited betting, gaming wheels and blackjack tables also continue to be popular — 1,442 were licensed last year — and fall fair-goers lined up to take a chance at 1,800 licensed games.

Acting Director: D.F. Speight

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## THEATRES BRANCH

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**T**he responsibility for inspecting Ontario movie theatres is back

with the Theatres Branch. Liquor Licence Board inspectors had been taking care of the job for the last five years.

Theatre owners, managers and projectionists have contacted the branch to voice their approval of the re-establishment of two inspector's positions in the branch last year. The inspectors' understanding of the needs of the industry and the movie-going public often results in infractions and problems being cleared up within a day.

In the two months following the inspectors' appointments in January, 1983, they visited half of the more than 350 movie theatres in the province to monitor age and safety requirements and to ensure that only licensed films are shown on public screens.

Other branch staff have been just as busy handling a flood of public inquiries concerning classifications for movies. The increase, almost triple the number received monthly last year, is attributed to video-cassettes now becoming popular in the home entertainment field.

The general public, schools, libraries and major cable companies are making use of the branch's expertise in classification guidelines to find out if video-taped movies are suitable for their viewing audiences.

Theatres Branch film classifications are determined by the Board of Censors. Composed of members who, through continual community liaison, research the concerns and values of the Ontario public, the board defines content as acceptable or unacceptable for public screens and specific age groups.

Board members participated in 122 public meetings and numerous media interviews last year to assess specific areas of public concern and explain the role of the board. A total of 1,907 films were classified and approved during 1982/83.

Editing was requested for 127 films before they were approved

for exhibit, and 56 films were not approved.

Act administered by the branch:  
Theatres Act

Director: Mary Brown

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## ONTARIO RACING COMMISSION

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**D**espite the downturn in the economy, calendar year 1982 proved successful for Ontario's horse racing industry and the Ontario Racing Commission. Attendance and wagering were up at the tracks and the quality and value of Ontario's racehorse stock improved.

Much of this growth was spurred by increased tax rebates given to the industry by the commission. Two cents out of every seven the government receives from wagering are returned to owners, breeders, trainers and drivers. The total rebate for 1982 was \$18,202,900.

The pay-offs are obvious. Last year, the average selling price of Ontario's standardbred yearlings increased by 41 per cent to \$12,890. One yearling, Brisco Herbert, brought \$100,000 at a Toronto auction in 1981 and is one of the top Sires Stakes winners in 1983.

In response to these improvements, foreign investment is increasing dramatically. Many investors from the United States, Italy and Sweden are buying Ontario horses and training and racing them here in the province.

The commission also licenses track operators and all who participate in horse racing. The total licences issued last year increased to 16,608 from 13,592 in 1981, due largely to new commission procedures.

With the help of data stored on the Canadian Trotting Association's computer, the number of unlicensed participants has been virtually eliminated.



To provide licensees with better service and keep costs down, the commission moved to a sticker renewal system last year. Instead of reissuing a new licence each year, a sticker is placed on the previous year's licence. Renewals now take 75 per cent less time.

Horse racing is an important business in Ontario, generating more than \$125 million in revenue each year and employing almost 40,000 people. To help ensure the industry remains healthy, the commission had a report prepared by Thorne, Stevenson and Kellogg last year.

The report covers regulatory issues, race dates, improvement programs and the general needs of the industry, and makes a number of recommendations that are being considered by the commission.

One of the suggestions, the support of remote betting, has already been implemented. Inter-track betting, in which a bettor may wager at one track while located at another, has been introduced at Ontario Jockey Club tracks, while telephone account betting is under consideration for Sudbury Downs and Ottawa's Rideau Carleton Raceway.

Remote betting has proved popular, with attendance increasing up to 40 per cent on days offered.

The commission also held a number of training courses for judges, stewards and veterinarians who are responsible for the conduct

of racing in Ontario.

Response to the courses, given with the assistance of the ministry's staff development branch, was very favorable. Participants report that the knowledge they gained will be invaluable in maintaining the integrity of racing and protecting the public's wagering dollars.

Acts administered by the  
commission:  
Racing Commission Act

Commission Chairman: N.E. Hardy  
Commission Director:  
W.R. McDonnell

## OFFICE OF THE ATHLETICS COMMISSIONER

**T**he Office of the Athletics Commissioner was created in 1928 to ensure the good conduct of professional boxing and wrestling and the safety of all participants.

Ontario's athletics commissioners have played a major role in achieving a good safety record, and last year the sport was made even safer for the 99 boxers licensed to fight in the province.

A new 20-foot boxing ring incorporating the latest safety features was purchased by the office and made available to the 12 promoters licensed to hold matches in Ontario.

Equipped with padded floor and corner posts, wider apron area outside the ropes, and four ropes instead of three, the ring was used in 12 of 17 matches held last season.

The passport system of boxer registration, introduced in 1981, is also proving its worth. Each boxer must present his passport listing medical and boxing history to the officials before entering a contest. If he has fought or been knocked out too recently, the fight may not be allowed to proceed.

The system has gained acceptance in Quebec as well as Ontario — Quebec officials often ask to see an Ontario boxer's passport before he enters the ring. And a computer hook-up between Toronto and New York State is being developed to provide rapid access to additional boxing records, as many boxers from New York take part in Ontario matches.

The commissioner's office also approves and assigns judges, referees, timekeepers and physicians for all professional boxing matches. Meetings are held regularly to discuss recent developments with officials.

During the 1982/83 season, licences were issued to two Toronto wrestling promoters who sponsored 19 events. The office also issued 137 licences for matches outside Toronto, and a total of 149 wrestlers were licensed to perform in the province.

The commissioner became concerned last year by a new phenomenon surfacing in Ontario — kickboxing.

Different from regular boxing, kickboxers wear protection on their feet and shins to land blows on opponents' bodies and heads. Kickboxing is not covered under the Athletics Control Act.

Staff researched the sport and consulted the kickboxing community before drawing up draft regulations to make the sport less dangerous.

In addition, Cabinet declared a moratorium on the sport to allow a study of the risk of potential brain damage and other injuries to participants. Dr. Alan Hudson, a prominent neurosurgeon, was appointed to chair the study. (The report was completed in June, 1983.)

Act administered by the  
commissioner:  
Athletics Control Act

Commissioner: Clyde Gray



# REGISTRAR GENERAL PROGRAM

## REGISTRAR GENERAL

The Office of the Registrar General received 401,954 requests for birth, marriage and death certificates and other related documents during calendar year 1982.

Before a certificate is issued, a search must be made for the original document of registration. But until the spring of 1982, registrations were recorded only in bound ledgers filed on over four miles of shelf space. Laborious manual searches occupied much of the staff's time.

The introduction last year of the computerized Vital Statistics Information System — VSIS for short — is changing branch procedures.

Registrations can now be stored in the computer's memory banks and the system locates the data, prints the certificate and even stuffs and addresses the envelope.

Office staff save time and leg work, and the response time to public requests, except during peak periods, is now usually less than a day.

Because of the efficiency of the new system, office staff was reduced to 131 from 165. Employees who wished to stay with the civil service were relocated in vacant positions elsewhere in the government.

All events now being registered are fed directly into VSIS before the documents are filed. Last year, 254,708 registrations were processed. There were 124,605 births, 60,501 deaths, 872 stillbirths and 68,730 marriages. Birth records are stored in the computer back to 1941, deaths to 1980 and marriages to 1979. Eventually, births will be stored back to 1930.

Apart from issuing certificates to the public, VSIS helps another group — hospital, government and school researchers who find the up-to-date statistics offered by the new system invaluable for

accurate planning. VSIS offers them ways of juggling data that weren't possible before.

The office collected \$3,143,690 in revenue during 1982, including \$2,043,970 in fees from searches and certificates — up 10.6 per cent. The increase may be due to a backlog experienced during 1981 while VSIS was being set up.

Acts administered by the program:  
Marriage Act  
Vital Statistics Act

Deputy Registrar General:  
R.E. Drapkin

(Under the Vital Statistics Act, the Minister of Consumer and Commercial Relations is the Registrar General of the Province).

	1982*	1981*	1980*
Births	124,605	122,874	124,183
Deaths	60,501	65,371	63,435
Stillbirths	872	989	950
Marriages	68,730	69,896	67,869
Divorces**	23,987	23,713	22,447
Totals	254,708	259,130	256,437

\*Calendar year.

\*\*Divorce statistics are not included in registration totals, as they are indexed on marriage registrations.





# RENT REVIEW PROGRAM



## RESIDENTIAL TENANCY COMMISSION

**F**iscal year 1982/83 proved to be one of the busiest in the Residential Tenancy Commission's four years of operation, and one in which rent review legislation came under considerable public scrutiny and debate.

It was a year marked by a continuing heavy workload, added responsibility and public controversy surrounding the multi-million dollar sale of almost 11,000 rental units in the Toronto area to a succession of new purchasers. This led to additional concern among the tenants about the effect financing costs of these purchases might have on rent increases.

Bill 198, the Residential Complexes Financing Costs Re-



*Above: At rent review hearings, commissioners consider evidence from both landlords and tenants before making a decision.*

straint Act, was enacted in December, 1982 to deal with this problem. If a new landlord is losing money as a result of financing costs incurred in the purchase of a building, some of these costs may be passed on to the tenants. The new act limits rent increases of this type to a maximum of five per cent.

Even before public concern arose over the large sale, the commission had recognized that sales of other rental buildings were resulting in large rent increases. In November, 1982, the commission amended its interpretation guidelines to suggest that financial losses arising out of a new purchase should be phased in (recovered

through rent increases) over a period up to five years. Previously, the guidelines suggested a three-year period. Bill 198, which is set to expire on December 31, 1983, also suspends the provision in the Residential Tenancies Act which permitted equalization of rents.

Also in November, 1982, the Minister announced the appointment of Stuart Thom, Q.C., as head of a Commission of Inquiry into residential tenancies. The commission is to examine the adequacies of the current legislation and ways it might be improved for landlords and tenants alike. It is also to examine the effect of the rent review program on the level of rental rates and the supply of residential rental accommodation in Ontario, the suitability of integrating rent review with the Landlord and Tenant Act, and measures other than rent







review which might be adopted to help provide rental accommodation at fair prices.

While these developments were taking place, the Residential Tenancy Commission assumed additional responsibilities answering landlord and tenant inquiries on matters other than rent increases.

Non-rent-increase inquiries, many of which fall under the Landlord and Tenant Act, have been handled in previous years by municipally-operated advisory bureaus. However, some municipalities planned to close these bureaus, which would have left many landlords and tenants with no place to obtain information.

Consequently, the government decided that the commission should fulfill this service, and additional funds were authorized to hire 16 employees to deal with the increased workload.

Inquiries increased dramatically in commission offices where the local municipal bureaus closed.

In Metro Toronto, for example, where the commission has five offices, inquiries totalled 5,564 for the month of August, 1982. Following the closing of the Metro Toronto bureau on August 31, inquiries for the month of September totalled 9,653, an increase of almost 72 per cent. During the entire 1982/83 fiscal year, commission staff responded to a total of 271,151 inquiries.

Another major problem faced by the commission last year was a backlog of rent review applications carried over from fiscal 1981/82, when the volume of applications had increased 132 per cent over the 1980/81 volume.

The caseload for 1982/83 remained fairly constant and a number of full and part-time commissioners and support staff were appointed or hired to assist in clearing the backlog. Outstanding whole-building-review applications, which had peaked in July, 1982, at 2,837 cases, were reduced by year end to 1,978 cases. During the year, the

commission issued orders setting maximum chargeable rents in 4,202 whole-building-review cases involving 127,812 rental units, compared to 2,751 cases involving 82,561 units the previous year.

During the first half of the fiscal year, the average rent increase granted was 14.84 per cent. By the last quarter of the year (January to March 31, 1983), the average had dropped to 12.15 per cent. Over the

per cent. During 1982/83, the commission received 1,279 applications of this kind. It also received 2,474 applications from tenants requesting rebates on alleged rent overcharges. Successful settlements through mediation efforts by commission staff were achieved in 199 of the former cases and 1,213 of the latter.

Landlords or tenants appealed 725 decisions made by indi-



entire year, the average was 14.19 per cent.

The decrease in the average rent increase granted can be attributed to the effects of Bill 198 and changes in the commission's guidelines, as well as reductions in interest rates and the rate of inflation.

In addition to landlord-initiated whole-building-review applications, the Residential Tenancies Act permits tenants to challenge proposed rent increases of any amount, including those below six

vidual commissioners. Of these, 671 stemmed from whole-building-review decisions, while 54 appeals were against decisions made in tenant-initiated applications.

**Acts administered by the commission:**  
Residential Tenancies Act  
Residential Complexes Financing  
Costs Restraint Act

**Chief Tenancy Commissioner:**  
P.C. Williams

# TECHNICAL STANDARDS PROGRAM



## TECHNICAL STANDARDS DIVISION

**T**here are four branches in the Technical Standards Division — Pressure Vessels Safety, Elevating Devices, Fuels Safety and Upholstered and Stuffed Articles.

On February 1, 1983, the Building Code Branch was transferred to the Ministry of Municipal Affairs and Housing.

## PRESSURE VESSELS SAFETY BRANCH

**T**he high quality of pressure vessels produced in Ontario is recognized across Canada and in other countries. Over \$300 million worth were exported last year.

The branch helps maintain the industry's high standards through inspections of pressure vessel design, materials and manufacturing procedures. By qualifying and certifying engineers who operate power plants, the branch also performs a function as a third-party inspection agency in Ontario.

The engineering section is responsible for approval and registration of designs for boilers, pressure vessels and piping before they are constructed and for the registration of welding procedures used during construction. Staff reviewed 2,568 new designs last year and registered 1,356 welding procedures.

Once the designs are approved and construction begins, the inspection staff takes over. Inspectors made 79,498 inspections last year, consisting of checks on materials, construction and welding while the vessels were being made. Staff also made 2,445 new installation inspections, checked 2,135



*Metal chimney liners add an extra element of safety to home heating systems converted to natural gas.*

repairs, visited 9,084 operating plants, and tested 23,028 welders.

Branch responsibility continues after the vessels are installed. Engineers who operate the vessels must pass an examination to prove they have mastered safe operating and maintenance procedures before they are certified by the branch.

The Operating Engineers Section issued 1,491 new certificates last year; 175 of which were provisional, and renewed 13,140 certificates.

The responsibility for examining and certifying crane operators was transferred to the Ministry of Colleges and Universities, under the

Apprenticeship and Tradesmen's Qualification Act.

Director: H.J. Wright

## ELEVATING DEVICES BRANCH

**T**he Elevating Devices Branch reports a general improvement in the condition of Ontario's elevators, escalators and other elevating devices, as a result of the 1980 Elevating Devices Act, promulgated in May 1981.

The new legislation requires that maintenance contractors and owners who handle their own upkeep must ensure their staff are



well-versed in national safety standards.

Before construction is started on new elevating devices, the designs must be reviewed by branch engineers and the device is inspected before it is licensed for operation.

Over 600 new installations were inspected and 27,000 visits were made to existing installations last year.

Branch staff also developed new standards for testing escalators and major elevator components. A new system for analysing and reporting accidents, incidents, technical problems and complaints has involved a major revision of the elevator and escalator national safety code, including metrication, and the development of a new inspection procedure manual.

Director: T.G. Smith

## FUELS SAFETY BRANCH

**T**he Fuels Safety Branch made major revisions to regulations governing the use of propane and natural gas last year, following technological advances in uses for the two fuels.

A number of popular uses for the fuels have been developed in the last few years, largely as a result of provincial and federal oil-substitution programs. Many homeowners have converted oil furnaces to propane and natural gas and there are now approximately 30,000 propane-fuelled vehicles on Ontario's roads.

To make sure these new systems are as safe as those they replace, branch staff worked closely with the respective industries.

Chimney corrosion in home-heating systems converted to propane or natural gas was one of the most serious problems addressed by the branch. Both fuels burn at a lower temperature than oil, and in some cases corrosive exhaust fumes

were condensing in the chimney. Unchecked, this can lead to deterioration of the brick, blockage of the flue and the escape of dangerous gases into the home.

Metal chimney liners were found to be the best solution.

New regulations were drawn up to make metal liners mandatory in chimneys not already equipped with a tile liner in good condition. With the help of the industry, 2 million pamphlets explaining the importance of liners and regular inspection of the heating system were distributed to the homes of gas users.

Propane is also becoming popular as an automotive fuel. Most drivers who convert their vehicles from gasoline report excellent results, but there were complaints from some drivers that the odor of propane was noticeable inside their vehicles.

With industry assistance, the steel reinforced flexible hose used as fuel line in most conversions was tested. The branch now recommends a new type of lined hose that is more resistant to permeation by propane.

New technology was put to use last year when the branch wrote new regulations requiring higher safety levels for underground gasoline storage tanks. After being buried at service stations for years, some of these tanks were perforated by corrosion, allowing gasoline to escape into the ground.

The regulations, under the Gasoline Handling Act, now require that new tanks be protected against corrosion by one of several approved methods, including the cathodic tank. This design employs an anode fastened to the tank which corrodes instead of the tank itself.

Provisions for upgrading older tanks are also included in the regulations — a total package that is the most comprehensive of its type in Canada.

Director: J.B. Patterson

## UPHOLSTERED AND STUFFED ARTICLES BRANCH

**T**ests by the Upholstered and Stuffed Articles Branch revealed material as unusual as old mattress stuffing and nylon stockings inside children's toys.

The use of unclean or second-hand filling is prohibited in Ontario and the 3,000 manufacturers selling stuffed articles must be registered with the branch and fasten content-disclosure labels to their products.

Branch staff conducted 3,882 inspections and tested 989 stuffed articles during 1982/83. As a result, 34,000 articles were removed from sales floors for failing to comply with regulations. Of these, 97.5 per cent were re-labelled and returned for sale, 0.8 per cent were returned to the manufacturer or distributor and 1.7 per cent were permanently removed from sale.

The total number of non-complying articles was down 39 per cent from the previous year's total, a reflection of the branch's efforts to educate the industry. Manufacturers and importers have been encouraged to contact the branch if there is any doubt about new products, especially those from overseas.

Staff visited 12 trade shows to give advice on provincial requirements, placing particular emphasis on new product lines.

Registrar: J.D. MacDougall

**Acts administered by the division:**  
Boilers and Pressure Vessels Act  
Elevating Devices Act  
Energy Act  
Gasoline Handling Act  
Operating Engineers Act  
Upholstered and Stuffed Articles Act

Executive Director: H. Y. Yoneyama



# SUPPORT SERVICES DIVISION

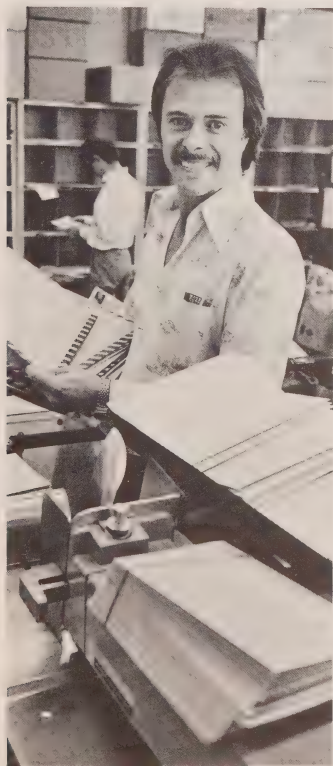


**C**reated in March, 1983, the Support Services Division ties together four branches of the ministry: Finance, Systems and Administrative Services; Communications Services; Personnel Services and Internal Audit.

The formation of the division stemmed from a report, commissioned by the ministry, that recommended the four branches be brought together.

In addition to reducing the number of branches reporting directly to the deputy minister, the appointment of the executive director allows for improved co-ordination of services and advice provided to program areas, agencies, boards and commissions.

Executive Director: H. Vanner



## COMMUNICATIONS SERVICES BRANCH

**T**he Communications Services Branch is composed of two sections: the News and Information Section and the Consumer Information Centre.

The News and Information Section informs the media, public and business about the ministry's activities, develops communications programs and provides employees with information about the ministry.

More than 630,000 brochures and booklets were distributed to the public last year, with topics ranging from buying a home to understanding the Business Practices Act.

A major campaign was designed to warn homeowners who had converted their home-heating systems to natural gas of the dangers of faulty chimneys. Press kits were sent to the media and 80,000 warning letters and illustrations were mailed to Ontarians who had converted to natural gas heating.

News and Information staff responded to more than 1,900 media requests for information last year. Many of these inquiries were related to the 108 press releases

issued by the section on numerous topics including new legislation and warnings about inaccurate diamond appraisals. The trust company incident was the largest single topic, accounting for half of all media calls.

The Consumer Information Centre provides a bilingual inquiry service and maintains libraries of consumer and legal literature. The Centre also offers professional development for educators and produces consumer education materials.

The Centre handled over 128,000 public inquiries last year, 92,000 by telephone and 35,000 from visitors to the Centre's storefront operation at 555 Yonge Street, Toronto.

Through the Consumer Education Outreach Program, two teaching kits were completed and 18 professional workshops held for teachers. Centre staff also met with 150 educators to assist in setting up consumer awareness classes and made 16 presentations to community service organizations.

Director: Wayne MacDonald

## FINANCE, SYSTEMS AND ADMINISTRATIVE SERVICES BRANCH

**T**he role of the Finance, Systems and Administrative Services Branch is vital to the smooth functioning of the ministry. With the continuing constraints on government spending, this role has become even more crucial.

Through reporting and control systems, and annual planning,

the branch provides effective and efficient resource management for the ministry's program areas.

The scope of the branch was expanded last year with the addition of the Planning and Evaluation Section, formerly with the Policy and Planning Branch. The move provides more convenient service to programs making use of the branch's expertise.

Other sections in the branch are Administrative Services, Budgeting Services, Expenditure Office, Revenue Office and Systems Services.

Last year, the branch embarked on a program designed to improve staff relations. Based on a concept called QWL (Quality of





Working Life), the program is already proving its worth.

Through staff meetings that promote employee participation in management decisions, absenteeism has been cut significantly and productivity improved.

Acting Director: D.H. Rivet

## PERSONNEL SERVICES BRANCH

**G**roundwork was laid for improved relations between management and union employees at the ministry last year with the signing of a statement of principle and an agreement between representatives of the Personnel Services Branch and the Ontario Public Service Employees Union.

The agreement, reached after a series of meetings, is a first for the ministry. Through it, a number of local employee relations committees will be established. This measure will allow staff and management to discuss and negotiate work-related issues.

A local committee has already been set up at the Milton Land Registry Office. More of these committees are planned for the ministry's main buildings at Yonge and Wellesley Streets as well as the Office of the Registrar General and the Technical Standards Division.

Following a review of staff training, completed early in 1982, a committee was created to co-ordinate human resource planning, development and training. To achieve this goal, an improved training and meeting centre will be constructed at 10 Wellesley Street and will incorporate audio visual resources now used by the Property Rights Division.

Construction of this centre is slated to begin early in the next fiscal year.

On the Affirmative Action

side, the branch was involved in several projects to help reach the long-term government goal of equal opportunity for all women crown employees.

Meetings were held with senior managers at which 1983/84 Affirmative Action plans were signed, and a counselling service offered assistance with resume writing, interview skills, networking, goal setting and long-range planning.

Last year, 22 women were moved into under-represented classes. Of these, five were the first ever appointed at a certain level and two were appointed judges at Sudbury Downs Race Track — a first in North America.

Director: J.E. Service

*Right: Educators and consumers with a question often make use of the ministry's library of consumer literature.*

## INTERNAL AUDIT BRANCH

**T**he Internal Audit Branch functions as the ministry's early warning system. Through detailed studies of the various program areas, branch staff ensure that all operations are carried out efficiently, effectively and with the best results possible for money spent.

Under an expanded man-

date approved by Cabinet and Management Board in 1980, five employees were hired last year to bring total staff complement up to 13.

During 1982/83, staff carried out financial and compliance audits, value-for-money-audits and checked electronic data processing systems. Special requests for management studies and critiques of draft policies and regulations were also handled.

Director: J.H. Macpherson



## LEGISLATION ADMINISTERED BY THE MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS:

Appointment Act  
 Assignments and Preferences Act  
 Athletics Control Act  
 Bailiffs Act  
 Bills of Sale Act  
 Boilers and Pressure Vessels Act  
 Boundaries Act  
 Bread Sales Act  
 Business Corporations Act, 1982  
 Business Practices Act  
 Cemeteries Act  
 Certification of Titles Act  
 Collection Agencies Act  
 Commodity Futures Act  
 Compulsory Automobile Insurance Act  
 Condominium Act  
 Consumer Protection Act  
 Consumer Reporting Act  
 Co-Operative Corporations Act  
 Co-Operative Health Services of  
     Ontario Assets Protection Act, 1981  
 Corporation Securities Registration Act  
 Corporation Act  
 Corporations Information Act  
 Corporations Information Act  
 Credit Unions And Caisses  
     Populaires Act  
 Crown Trust Company Act, 1983  
 Debt Collectors Act  
 Depositors Regulation Act  
 Discriminatory Business Practices Act  
 Egress From Public Building Act  
 Elevating Devices Act  
 Energy Act  
 Factors Act  
 Gasoline Handling Act  
 Guarantee Companies Securities Act  
 Insurance Act  
 Investment Contracts Act  
 Land Titles Act

Limited Partnerships Act  
 Liquor Control Act  
 Liquor Licence Act  
 Loan and Trust Corporations Act  
 Marine Insurance Act  
 Marriage Act  
 Ministry of Consumer and  
 Commercial Relations Act  
 Mortgage Brokers Act  
 Motor Vehicle Accident Claims Act  
 Motor Vehicle Dealers Act  
 Ontario Credit Union League  
     Limited Act, 1972  
 Ontario Deposit Insurance  
     Corporation Act  
 Ontario New Home Warranties  
     Plan Act  
 Operating Engineers Act  
 Paperback and Periodical  
     Distributors Act  
 Partnerships Act  
 Partnerships Registration Act  
 Pension Benefits Act  
 Personal Property Security Act  
 Petroleum Products Price Freeze  
     Act, 1975  
 Prearranged Funeral Services Act  
 Prepaid Hospital and Medical  
     Services Act  
 Racing Commission Act  
 Real Estate and Business Brokers Act  
 Registered Insurance Brokers Act  
 Registry Act  
 Residential Complexes Financing  
     Costs Restraint Act, 1982  
 Residential Tenancies Act  
 Securities Act  
 Theatres Act  
 Toronto Stock Exchange Act, 1982  
 Travel Industry Act  
 Unclaimed Articles Act  
 Upholstered and Stuffed Articles Act  
 Vital Statistics Act  
 Wine Content Act

# FINANCIAL STATEMENT

## REVENUES

	1982-83		1981-82	
	\$	%	\$	%
<b>Ministry Administration Program</b>	58,056	0.02	23,996	0.01
<b>Commercial Standards Program</b>				
Securities Commission	1,247,220	0.5	1,317,859	0.6
Pension Plans	606,737	0.2	634,616	0.3
Financial Institutions	1,701,440	0.6	1,625,975	0.7
Companies	8,304,280	3.1	8,258,150	3.6
Business Practices	1,471,045	0.6	2,672,084	1.1
Sub-Total	13,330,722	5.0	14,508,684	6.3
Motor Vehicles Accident Claims	8,899,609	3.3	11,059,175	4.8
Security Bonds	680,533	0.3	567,455	0.2
Security Deposit – Foreign Lands	116,730	0.04	–	–
<b>Total</b>	<b>23,027,594</b>	<b>8.6</b>	<b>26,135,314</b>	<b>11.3</b>
<b>Technical Standards Program</b>				
Operating Engineers	302,074	0.1	270,423	0.1
Pressure Vessels	1,475,038	0.5	1,491,330	0.6
Elevating Devices	1,874,729	0.7	1,848,665	0.8
Fuels Safety	1,067,686	0.4	878,301	0.4
Building Code	4,200	0.0	1,600	0.0
Upholstered & Stuffed Articles	183,496	0.1	193,974	0.1
<b>Total</b>	<b>4,907,223</b>	<b>1.8</b>	<b>4,684,293</b>	<b>2.0</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	1,455,536	0.5	1,336,185	0.6
Theatres, Lotteries & Athletics Commissioner	1,139,358	0.5	1,181,130	0.5
Sub-Total	2,594,894	1.0	2,517,315	1.1
Security Deposit-Athletics Commissioner	500	0.0	500	0.0
<b>Total</b>	<b>2,595,394</b>	<b>1.0</b>	<b>2,517,815</b>	<b>1.1</b>
<b>Property Rights Program</b>				
Real Property Registration	19,476,884	7.2	19,801,599	8.5
Personal Property Registration	5,878,855	2.2	5,318,932	2.3
Sub-Total	25,355,739	9.4	25,120,531	10.8
P.P.S.R. Assurance Fund	653,111	0.2	660,792	0.3
<b>Total</b>	<b>26,008,850</b>	<b>9.6</b>	<b>25,781,323</b>	<b>11.1</b>
<b>Registrar General</b>				
Registrar General	3,084,307	1.1	3,143,747	1.3
<b>Total</b>	<b>3,084,307</b>	<b>1.1</b>	<b>3,143,747</b>	<b>1.3</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	210,039,229	77.9	169,866,880	73.2
<b>Total</b>	<b>210,039,229</b>	<b>77.9</b>	<b>169,866,880</b>	<b>73.2</b>
<b>Ministry Total Revenues</b>	<b>269,720,653</b>	<b>100.0%</b>	<b>232,153,368</b>	<b>100.0%</b>

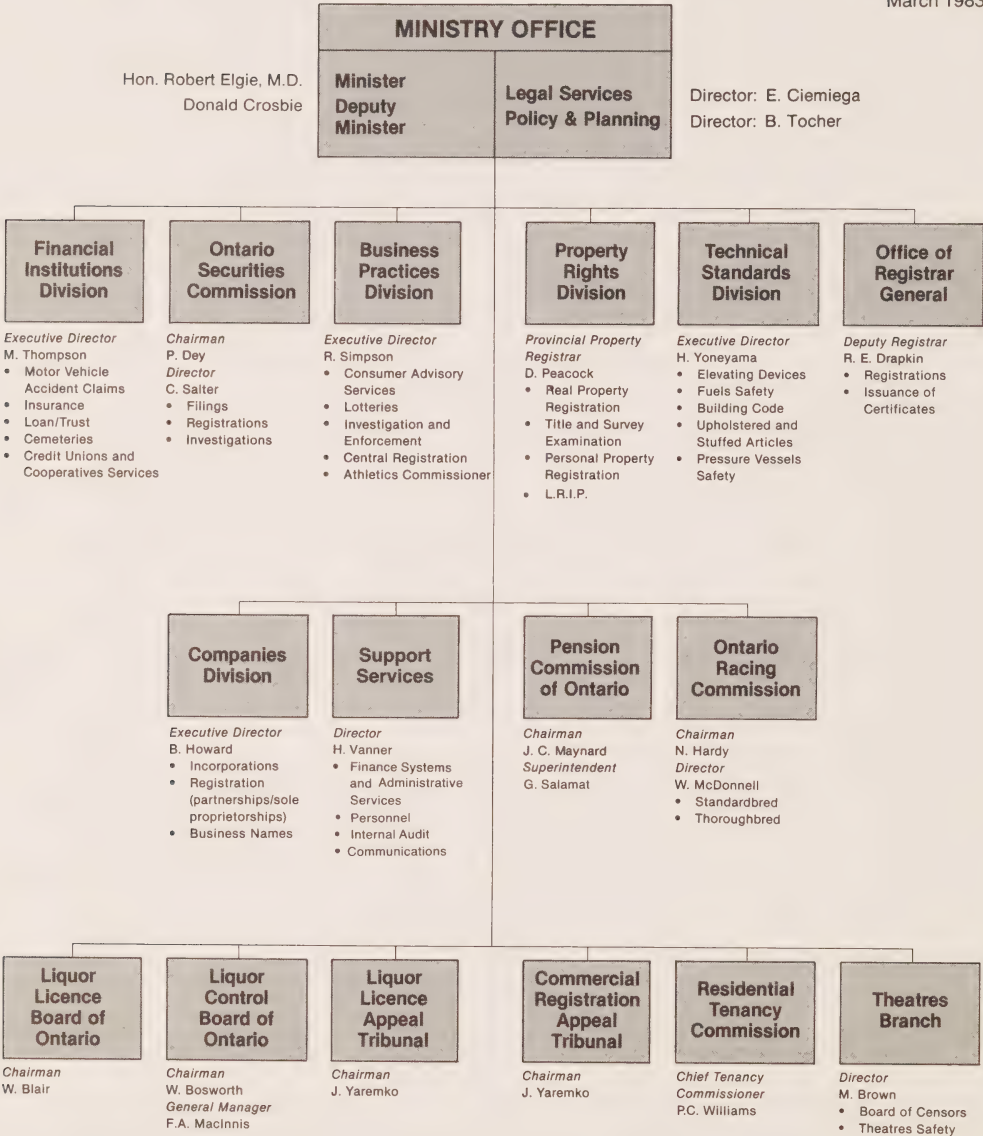
# EXPENDITURES

	1982-83 \$	%	1981-82 \$	%
<b>Ministry Administration Program</b>	6,831,802	5.5	6,408,909	6.3
<b>Commercial Standards Program</b>				
Securities Commission	4,551,692	3.7	3,395,460	3.3
Pension Plans	887,259	0.7	802,774	0.8
Financial Institutions	9,939,069	8.0	3,511,004	3.5
Motor Vehicle Accident Claims Companies	—	—	3,617,563	3.6
Business Practices	2,266,775	1.8	2,110,341	2.1
Commercial Registration Appeal Tribunal and Liquor Licence Appeal Tribunal	5,394,361	4.3	4,642,365	4.6
Sub-Total	308,662	0.3	252,836	0.2
Payments from Motor Vehicle Accident Claims Fund	23,347,818	18.8	18,332,343	18.1
Deposit and Trust Accounts	16,797,944	13.5	11,830,222	11.6
Security Bond Forfeiture	39,613	0.03	—	—
	804,943	0.6	187,907	0.2
<b>Total</b>	<b>40,990,318</b>	<b>32.9</b>	<b>30,350,472</b>	<b>29.9</b>
<b>Technical Standards Program</b>				
Program Administration	628,625	0.5	568,951	0.6
Operating Engineers	337,288	0.3	356,591	0.4
Pressure Vessels Safety	2,329,018	1.9	2,018,169	2.0
Elevating Devices	2,127,572	1.7	1,924,642	1.9
Fuels Safety	2,624,350	2.1	2,264,429	2.2
Building Code	732,175	0.6	620,262	0.6
Upholstered & Stuffed Articles	275,859	0.2	251,655	0.2
<b>Total</b>	<b>9,054,887</b>	<b>7.3</b>	<b>8,004,699</b>	<b>7.9</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	21,095,285	17.0	14,265,249	14.1
Theatres, Lotteries & Athletics Commissioner	867,300	0.7	804,890	0.8
Sub-Total	21,962,585	17.7	15,070,139	14.9
The Financial Administration Act	—	—	10,000	0.01
<b>Total</b>	<b>21,962,585</b>	<b>17.7</b>	<b>15,080,139</b>	<b>14.9</b>
<b>Property Rights Program</b>				
Program Administration	1,531,420	1.2	1,445,867	1.4
Real Property Registration	18,626,912	15.0	17,294,281	17.0
Legal and Survey Standards	2,083,612	1.7	1,888,965	1.9
Personal Property Registration	5,287,447	4.3	4,677,593	4.6
<b>Total</b>	<b>27,529,391</b>	<b>22.2</b>	<b>25,306,706</b>	<b>24.9</b>
<b>Registrar General</b>				
Registrar General	4,913,882	4.0	4,271,669	4.2
Vital Statistics Act	—	—	381	0.0
<b>Total</b>	<b>4,913,882</b>	<b>4.0</b>	<b>4,272,050</b>	<b>4.2</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	6,468,742	5.2	7,068,185	7.0
<b>Total</b>	<b>6,468,742</b>	<b>5.2</b>	<b>7,068,185</b>	<b>7.0</b>
<b>Residential Tenancy Program</b>				
Residential Tenancy Commission	6,502,450	5.2	4,974,789	4.9
<b>Total</b>	<b>6,502,450</b>	<b>5.2</b>	<b>4,974,789</b>	<b>4.9</b>
<b>Ministry Total Expenditures</b>	<b>124,254,057</b>	<b>100%</b>	<b>101,465,949</b>	<b>100%</b>



# ORGANIZATION CHART OF MINISTRY

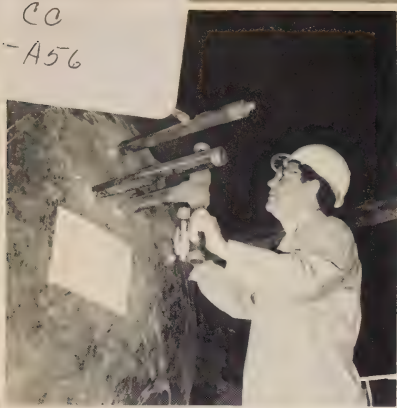
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# MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS



Ontario

## Annual Report

for the year ending March 31, 1984





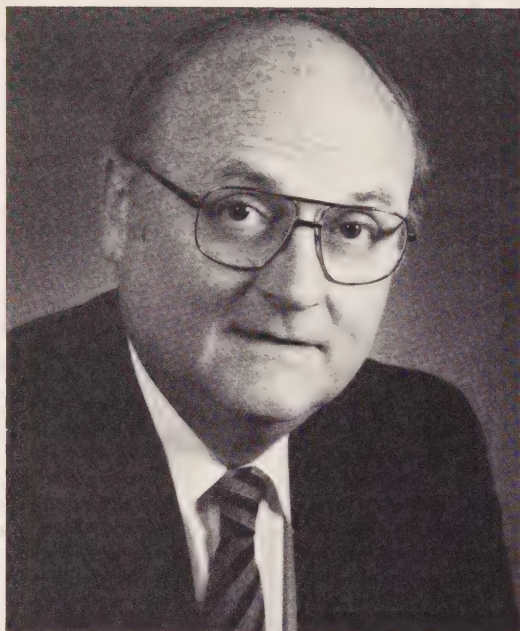
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Honourable John Black Aird,  
O.C., Q.C., B.A., L.L.D.,  
Lieutenant Governor of Ontario

The Ministry of Consumer and  
Commercial Relations is pleased to  
submit its annual report of operations  
for 1983-84.

Robert Elgie, M.D.  
Minister  
March 31, 1984

# MESSAGE FROM THE MINISTER



Landlord and Tenant Act from evicting the current tenants, "buyers" found themselves homeless in some cases. The new act prohibits sellers from leading purchasers to believe they can immediately occupy a dwelling unit, when no such right exists, and from leading purchasers to believe they are buying a particular unit when, in fact, they are purchasing only a percentage interest in the building.

On other fronts, the ministry's Financial Institutions Division continued to press ahead on new legislation governing loan and trust companies, a process undertaken in close consultation with the industry and our federal and provincial counterparts.

The proclamation of the Futures Exchange Act cleared the way for the opening of the Toronto Futures Exchange, an important step forward for Ontario investors who, in the past, have had to direct much of their futures trading to major American exchanges.

The ministry also tabled an independent committee report that endorsed the establishment of an Ontario Insurance Exchange to serve as a central marketplace where insurance risks can be shared by a number of underwriters. Plans are now being formalized which may make the exchange a reality in the near future.

In addition, the ministry introduced the Extra-Provincial Corporations Act, which will remove the need to obtain a licence for Canadian companies incorporated outside Ontario wishing to do business in the province. Removal of the licensing requirements has made Ontario a leader in Canadian corporate law and should attract new investment.

The ministry also endeavored to make Ontario a safer place to live. In conjunction with the Ministry of Transportation and

Communications, an inspection program for propane-powered vehicles was introduced and will get underway next year. The inspection procedure will address some concerns that have been identified in propane conversion, equipment and re-fuelling.

Throughout the year, the ministry responded to and took initiatives in both the marketplace and the community with a sense of energy and dedication that can only enhance Ontario's reputation as a good place to live, work and do business.

*Robert G. Elgie*

**Robert G. Elgie, M.D.  
Minister of Consumer and  
Commercial Relations**

Throughout the past fiscal year, this ministry continued its efforts to maintain a safe and honest marketplace in Ontario. The challenge of protecting consumer rights without restricting the right of business to make legitimate profits is being met on many fronts.

For example, we have seen just how well industry-financed consumer protection funds can work for the people of Ontario. The nine-year-old Travel Industry Act Compensation Fund paid out more than \$1.5 million in claims during the fiscal year, mostly to compensate consumers for out-of-pocket losses following the failure of two travel firms.

A similar type of industry-financed and ministry-regulated protection proved invaluable when employee pension funds were found to be short of money following the failure of two Ontario employers.

The Motor Vehicle Dealers Compensation Fund,

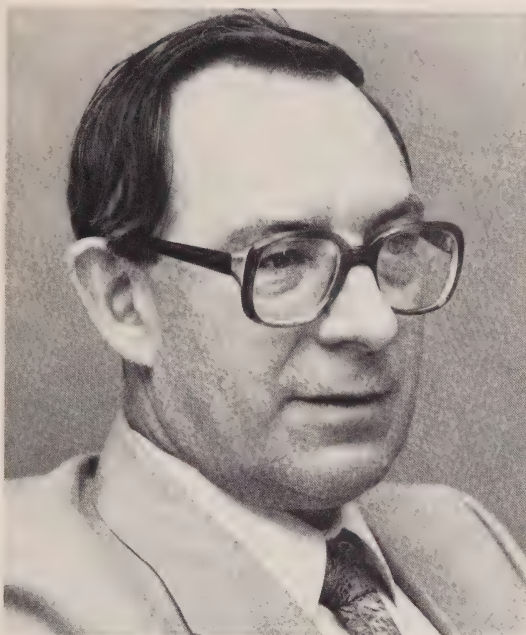
for which legislation was approved this year, should prove just as useful in protecting those who face the loss of their deposits on undelivered vehicles as a result of dealership bankruptcy, and in settling unpaid court judgments against automotive dealers. This new fund is scheduled to go into operation next year.

Not all consumer protection measures, however, lend themselves to such co-operative industry participation. There are occasions when the cold water of legislation is needed to douse the flames of fraudulent or misleading conduct.

The Residential Complex Sales Representation Act was passed last year after a number of people who believed they were buying a particular unit in a residential apartment building found they had purchased only a percentage interest in the building.

Prohibited by the

# MESSAGE FROM THE DEPUTY MINISTER



## To the Honourable Dr. Robert Elgie, Minister of Consumer and Commercial Relations

This annual report is submitted with considerable pride as a record of the diligence, perception and understanding demonstrated by the staff of this ministry on behalf of Ontario consumers. It also demonstrates that the ministry is more than the sum of its many acts, regulations, documents and files. Instead, this ministry provides a range of important services delivered across the broad scope of its mandate.

Perhaps there is no more visible measure of these services than a dollars and cents accounting of the money returned to consumers. Our Business Practices Division, for example, continued to move aggressively in its defence of

consumer rights. More than \$1.6 million was returned to consumers as a direct result of mediation or court action undertaken by division staff. One of the division's largest investigations exposed a scam involving the sale of vacation properties that were inaccessible, swampy, prohibited from development or for sale by someone other than the owner.

Meanwhile, the Residential Tenancy Commission was instrumental in having \$1.2 million returned to tenants who had been charged unlawful rent increases.

No less important was the work of our Financial Institutions Division. It stepped in on behalf of seniors and issued guidelines to the insurance industry prohibiting the practice by some companies of refusing to renew or issue new automotive policies solely because of age.

Our continuing efforts to save the business community

both time and money, while maintaining appropriate public safeguards, resulted in the introduction of over-the-counter incorporation services in another two land registry offices. There are now eight offices offering this service.

We also improved the service in our land registry offices in Cochrane and St. Catharines. By fiscal year's end, construction was also well underway on new registry offices in Welland and Ottawa.

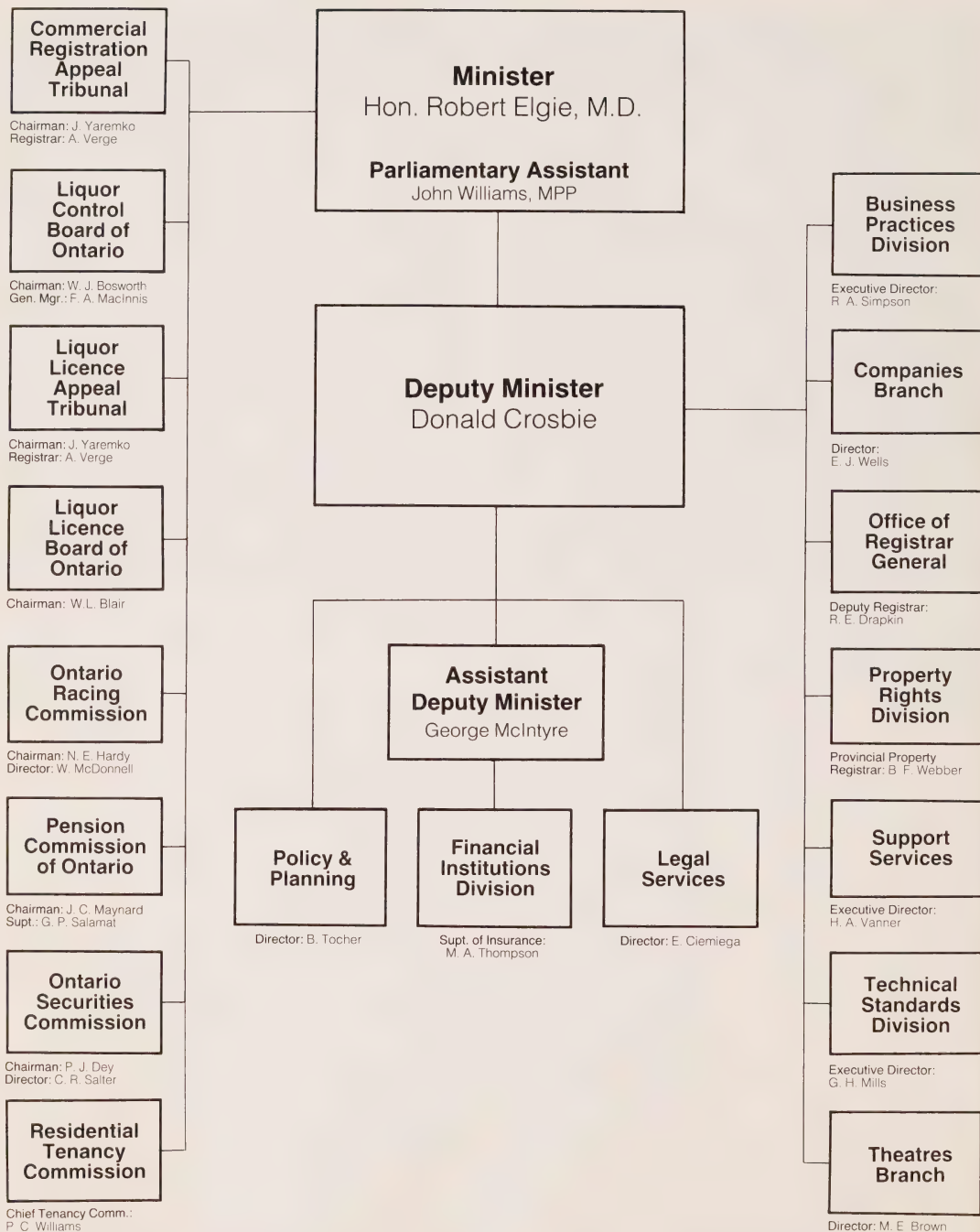
Special mention could be made of a long list of events and achievements but I would particularly like to highlight the continuing advances made within our French language services program. It is now possible to incorporate or register a business using either French or English forms. In fact, fully 50 per cent of the ministry's public forms are now available in a bilingual format and, by fiscal year's end, half of the ministry's legislation had either been translated or was being translated into French.

Internally, ministry staff and management continued to follow up on the landmark, 1982 Employee Relations Agreement by establishing five new employee relations committees and promoting the Quality of Working Life philosophy. These developments add efficiency and fulfilment to the working environment and should be applauded. With these few selected highlights as introduction, I proudly submit to you the annual report on the state of the ministry for fiscal year 1983-84.

D. A. Crosbie  
Deputy Minister



# ORGANIZATION OF THE MINISTRY



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# COMMERCIAL STANDARDS PROGRAM

## Business Practices Division

The 122 employees of the division administer 15 acts, all designed in some way to protect consumers. The cornerstone of the division is the Business Practices Act, which prohibits companies from making representations that are false, unconscionable, deceptive or misleading. Where evidence of such practices is found, the division can lay a charge, issue a cease-and-desist order or accept an agreement from the business to voluntarily stop the practice. The division is divided into three main areas: Consumer Advisory Services, Investigation and Enforcement and Commercial Registration. Through its individual registrars, the division is responsible for the examination of the registration applications of numerous types of businesses. Registrars can refuse to renew or register a company or recommend that its licence be revoked if operations do not meet requirements under the acts.

### Highlights

#### Consumer Advisory Services:

During the fiscal year, the eight regional Consumer Advisory Services Bureaus processed 11,700 complaints on matters ranging from home improvement contracts to undelivered mail goods. The bureaus (located in Windsor, London, Hamilton, Toronto, Peterborough, Sudbury, Ottawa and Thunder Bay) offer impartial consultation and mediation to help resolve disputes between consumers and businesses under the jurisdiction of Business Practices laws. As a result of mediation carried out by the staff, almost \$1 million was returned to consumers. During the preceding fiscal year, staff handled 13,069 complaints, recovering more than \$1 million on behalf of consumers.

#### Investigation and Enforcement:

A total of 257 new investigations were completed into car repairs, car sales, phoney charities, cheap financing rates, multi-

level marketing schemes, mail order scams, and a host of other misrepresentations in the sale of goods and services.

The branch entered into 522 court prosecutions with an estimated conviction rate of 80 per cent. As a result of work by Investigation and Enforcement, \$650,000 was recovered on behalf of consumers through court-ordered or voluntary restitution.

#### Commercial Registration:

Central registration processed 21,000 new registrations and renewed 30,000 existing registrations under seven acts.

The division expanded its horizons when a new law, the Residential Complex Sales Representation Act, was proclaimed in December, 1983. The act prohibits

*The bureaus processed a total of 11,700 complaints on a wide variety of issues during the fiscal year.*



## Investigations

Act	Brought forward	Opened	Closed	Outstanding
Bailiffs Act	—	1	—	1
Business Practices Act	132	122	91	163
Collection Agencies Act	3	3	2	4
Consumer Protection Act	7	2	—	9
Consumer Reporting Act	—	2	—	2
Mortgage Brokers Act	12	14	9	17
Motor Vehicle Dealers Act	89	82	68	103
Real Estate and Business Brokers Act	56	18	11	63
Travel Industry Act	10	3	6	7
Other	12	10	7	15
*Criminal Code	—	—	—	—
<b>TOTAL</b>	<b>321</b>	<b>257</b>	<b>194</b>	<b>384</b>

\*Criminal Code Prosecutions

(Note: Investigations are not commenced under the Criminal Code but often result in criminal prosecution.)

## Prosecutions

Act	Brought forward	Commenced	Completed	Outstanding
Bailiffs Act	1	—	—	1
Business Practices Act	22	43	27	38
Collection Agencies Act	—	—	—	—
Consumer Protection Act	26	27	15	38
Consumer Reporting Act	—	—	—	—
Mortgage Brokers Act	17	3	9	11
Motor Vehicle Dealers Act	31	16	18	29
Real Estate and Business Brokers Act	—	—	—	—
Travel Industry Act	4	—	—	4
Other	3	1	1	3
*Criminal Code	598	432	560	470
<b>TOTAL</b>	<b>702</b>	<b>522</b>	<b>630</b>	<b>594</b>

vendors of part interests in apartment buildings or mobile home parks from leading people to believe they are buying the right to own or immediately occupy a particular unit if, in fact, they are only acquiring an interest in the property. The legislation was prompted by instances of part interests in apartment buildings being sold to purchasers who, under the Landlord and Tenant Act, were prohibited from forcing current tenants out.

In June, amendments to the Motor Vehicle Dealers Act were passed, clearing the way for the establishment of an industry-financed compensation fund. The fund, which is expected to be in operation by 1985, will protect people who lose deposits on undelivered vehicles because of a dealership bankruptcy. It will also be used to settle unpaid court judgments against a dealer. Other measures, intended to curb unethical car repair outlets and protect the purchasers of new or used cars, were given extensive study.

The Consumer Advisory Services Bureau helped a woman get a full refund on a used car purchased for

\$10,655 from a dealer. After investigation, the car, described by the dealer as having had one previous owner, was found to have been registered to seven owners and also carried a valid Safety Standards Certificate, despite problems with safety-related components.

In other cases the auto fraud team charged several automobile repair businesses, including three major companies, with performing unnecessary repairs. Charges resulted from complaints registered with the ministry by consumers.

Forty Toronto-area companies were investigated in connection with the sale of Ontario vacation properties. The investigation, which also involved Metropolitan Toronto Police, was launched after about 200 people complained they were bilked when buying cottage and vacation land.

Some victims lost down payments of up to \$10,000; others unknowingly bought property that was inaccessible, swampy, restricted from development or already sold to someone else. The investigation is continuing and criminal

charges are expected to be laid.

A uniform code of ethics for the collection of bad debts was put in place in September under the Collection Agencies Act. The regulations, which were already being voluntarily followed by most of the industry, prohibit collection agencies from engaging in certain practices, such as calling to collect a debt on a Sunday or statutory holiday.

Processing registrations and maintaining records was made easier when a new computer system became functional in May. About 150,000 paper files accumulated over the years

were transferred to microfilm and integrated into the new system.

All 321 investor/creditors who lost money in the 1980 bankruptcy of Re-Mor Investment Management Corp. were compensated by the provincial government in September.

The compensation program, introduced on the recommendation of the Ontario ombudsman, included an estimated \$1.2 million net recovery from the bankrupt estate plus an approximate \$5.2 million provincial government contribution. When accepting the offer, investor/creditors

## Registrations, Complaints and Inspections

Act	Registrants	Complaints	Inspections
Bailiffs Act	158	2	13
Business Practices Act	N/A	3,862	N/A
Collection Agencies Act	991	195	65
Consumer Protection Act	1,916	1,641	93
Consumer Reporting Act	426	36	2
Mortgage Brokers Act	558	42	422
Motor Vehicle Dealers Act	19,104	1,235	669
Real Estate and Business Brokers Act	36,618	187	1,066
Travel Industry Act	2,538	288	2,072
Other	74	4,212	N/A
<b>TOTAL</b>	<b>63,383*</b>	<b>11,700</b>	<b>4,402</b>

\*The figure includes the total number of companies and individuals registered.



assigned all claims against the company, its officials and others to the provincial government.

## Discriminatory Business Practices Act

The act prohibits business from entering into agreements that would result in discrimination on the basis of race, creed, color, nationality, ancestry, place of origin, sex or geographic location. The act provides for the issuance and enforcement of orders of compliance and assurances of voluntary compliance. The act also allows those discriminated against to sue for punitive or exemplary damages. Those contravening the legislation may not supply goods or services to the government or its agencies for five years.

### Highlights

No complaints were received under the act, no assurances of voluntary compliance or cease-and-desist orders were issued and no charges were laid.

Contracts containing what were considered to be discriminatory clauses were brought to the ministry's attention by ten companies that had been asked to submit bids. In all cases, the companies reported that they had either refused to submit a bid or had done so only after deleting the questionable clauses.

## Travel Industry Act

The act requires all travel agents and wholesalers in the province to register with the ministry and to contribute to the Travel Industry Act Compensation Fund. The fund is used to compensate consumers who have paid

for, but have not received, travel services because of an agent or wholesaler bankruptcy or other circumstance.

### Highlights

The Travel Industry Act Compensation Fund paid out more than \$1.55 million to 4,100 consumers who did not receive pre-paid travel services. During the preceding fiscal year, the fund paid out a record \$2.05 million and since its inception in 1975, has paid more than \$7.5 million to cover consumer, agent and wholesaler claims.

Most claims against the fund during 1983-84 were triggered by the failure of a large Toronto travel wholesaler, Chieftain Holidays/Tours and Shamrock Tours, which placed the travel plans of

approximately 3,700 people in jeopardy. Trustees of the Travel Industry Fund, working with the Alliance of Canadian Travel Associations (ACTA), established an emergency committee to ensure that no traveller was stranded abroad.

Consumer claims on Chieftain/Shamrock totalled more than \$1 million.

In March, about 200 skiers were temporarily stranded in Vermont by the failure of Toronto's Majestic Ski Tours. ACTA and the fund sent buses to bring them home and arranged payments to Vermont hoteliers.

While the reimbursement limit on any single bankruptcy is \$1.5 million and consumers may only claim up to \$3,500 per person on a travel failure, all claims during the fiscal

year fell within these limits, allowing payments to be made in full as claimed.

Contributions to the fund are based on gross sales. Agents pay \$3 for each \$10,000 in gross sales, while wholesalers pay \$12 for each \$10,000 in gross sales. Trustees administering the independent fund are appointed from government, industry and the public by the Lieutenant-Governor in council.

*The Business Practices Division registered 19,104 companies and individuals under the Motor Vehicle Dealers Act.*



**Acts administered by the division:**

Bailiffs Act  
Business Practices Act  
Collection Agencies Act  
Condominium Act  
Consumer Protection Act  
Consumer Protection Bureau Act  
Consumer Reporting Act  
Discriminatory Business Practices Act  
Mortgage Brokers Act  
Motor Vehicle Dealers Act  
Paperback and Periodical Distribution Act  
Real Estate and Business Brokers Act  
Residential Complex Sales Representation Act  
Travel Industry Act

**Non-Regulated Areas:**

Petroleum Franchising Guidelines  
Equal Credit Opportunity Guidelines

The division also monitors the corporation designated to administer the Ontario New Home Warranties Plan Act.

**Executive Director:**

R. A. Simpson

**Director, Investigation and Enforcement Branch:**  
D. L. Mitchell

**Registrar, Motor Vehicle Dealers Act:**

A. W. Abrams

**Registrar, Travel Industry Act:**  
D. N. Caven

**Registrar, Bailiffs, Collection Agencies, Consumer Reporting and Mortgage Brokers Act:**

W. W. Stoddart

**Registrar, Real Estate and Business Brokers Act:**

A. A. Coleclough

**Director, Consumer Advisory Services Branch:**

D. I. Radford

## Commercial Registration Appeal Tribunal

An independent forum, this tribunal offers individuals and companies a simple, expeditious and inexpensive way to appeal many of the decisions and proposals made by ministry officials and other authorities responsible for licensing and registering businesses under the ministry's jurisdiction. The Commercial Registration Appeal Tribunal (CRAT) also considers appeals under the Ontario New Home Warranties Plan Act and the Travel Industry Act. Appeals are heard by a panel comprised of a chairman, a permanent member and an industry representative.

### Highlights

The tribunal dealt with 487 cases. Written decisions and rulings were rendered on 77 cases, 157 were stayed or settled without formal hearings and 248 cases were in process at the end of the year. Each spring CRAT publishes a summary of its previous year's decisions. Copies of the summary are available from the Ontario Government Book Store, 880 Bay Street, Toronto, Ontario M7A 1N8.

Toward the end of the fiscal year, legislation was introduced to provide for the full merger of the Liquor Licence Appeal Tribunal (LLAT) with the Commercial Registration Appeal Tribunal. LLAT and CRAT have had one chairman and have been administered jointly since 1979. The merger was recommended in the 1978 Report of the Agencies Review Committee of the Management Board of Cabinet, set up to identify, among other things, those government agencies that

could amalgamate and still maintain their functions.

**Acts giving jurisdiction to the tribunal:**

Bailiffs Act  
Business Practices Act  
Collection Agencies Act  
Consumer Protection Act  
Consumer Reporting Act  
Credit Unions and Caisses Populaires Act  
Discriminatory Business Practices Act  
Mortgage Brokers Act  
Motor Vehicle Dealers Act  
Ontario New Home Warranties Plan Act  
Paperback and Periodical Distributors Act  
Real Estate and Business Brokers Act  
Travel Industry Act  
Upholstered and Stuffed Articles Act

**Chairman:**

John Yaremko, Q.C.

**Registrar:**

Audrey Verge





# Companies Branch

The branch incorporates new businesses, registers sole proprietorships, partnerships and style names of corporations, and also licenses most extra-provincial corporations conducting business in Ontario. It also makes information available to the public about businesses in Ontario, such as names and addresses of directors, officers and partners and the purpose for which businesses were established.

## Highlights

About 29,000 new businesses were incorporated in Ontario through the branch, a seven per cent increase over the

27,000 incorporations recorded during the previous fiscal year. Branch statistics also show a seven per cent rise in the registration of sole proprietorships and partnerships. There are now approximately 388,000 active sole proprietorships and partnerships in Ontario.

The public requested almost 243,000 searches of corporate records, an increase of three per cent

from the previous year. The branch also undertook about 98,000 searches of partnership, sole proprietorship and style name records. The branch maintained its impressive service record through a staff re-organization that streamlined operations.

The long-awaited, revised Business Corporations Act came into force at mid-year, putting Ontario in the forefront of Canadian corporation law. The act widens shareholders' rights, allowing them to show their disagreement with business deals by requiring the corporation to buy them out. Rights of minority shareholders and creditors are also protected. The act reduces paperwork for non-offering (private) corporations (with assets not exceeding \$2.5 million and sales not exceeding \$5 million) by exempting them from audit requirements, provided shareholders agree.

The Extra-Provincial Corporations Act was introduced in the Ontario Legislature in October. It would make Ontario the first Canadian province to stop

considering extra-provincial Canadian corporations as 'foreign' businesses by removing special licence requirements.

Over-the-counter incorporation services were introduced in the ministry's land registry offices in Kingston and Peterborough. Seven regional centres now offer incorporation services. Fees for certain services provided by the branch were increased to reflect rising processing costs. The increases were within the five per cent provincial government limit.

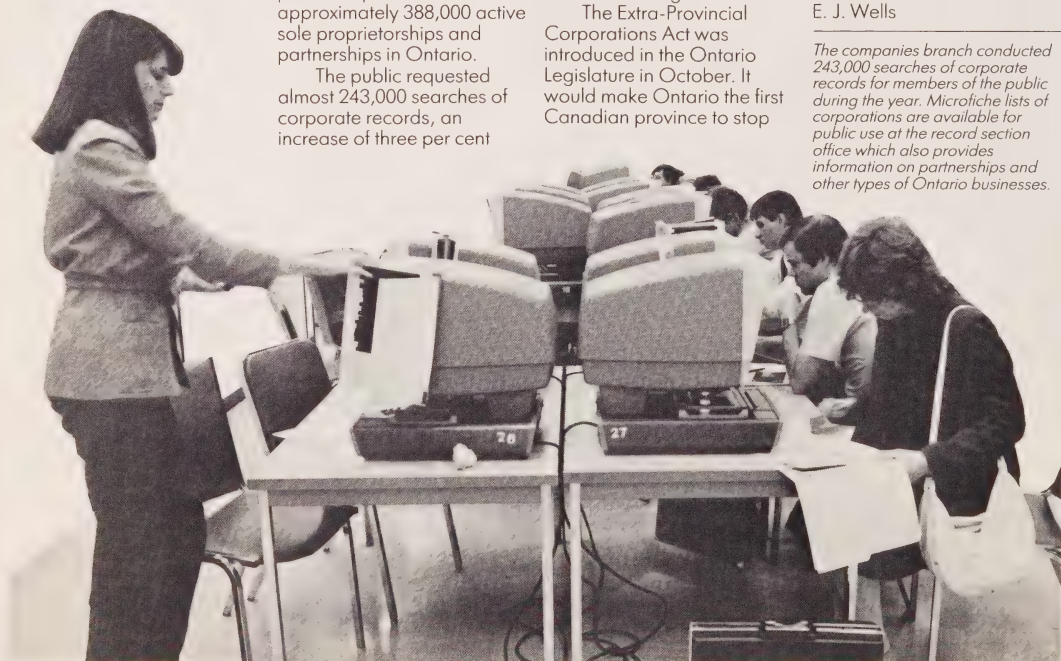
## Acts administered by Companies Branch:

Business Corporations Act, 1982  
Corporations Act  
Corporations Information Act  
Corporation Securities Registration Act  
Limited Partnerships Act  
Partnerships Act  
Partnerships Registration Act

## Director:

E. J. Wells

*The companies branch conducted 243,000 searches of corporate records for members of the public during the year. Microfiche lists of corporations are available for public use at the record section office which also provides information on partnerships and other types of Ontario businesses.*



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# Financial Institutions Division

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The division regulates financial institutions such as insurance companies, loan corporations, trust companies and credit unions, ensuring they meet legal requirements.

The division also oversees the Motor Vehicle Accident Claims Fund and the operation of cemeteries and co-operative corporations.

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## Insurance, Loan & Trust Companies

One of Financial Institutions' key responsibilities is the regulatory supervision of the insurance and loan and trust industries operating in Ontario. This includes licensing loan and trust companies, insurance companies, and agents and brokers, with the exception of those general insurance brokers licensed by the Registered Insurance Brokers of Ontario. In addition to supervising insurance and loan and trust companies, the division monitors farmers' mutuals, fraternal societies and mutual benefit societies. Registrants are required to comply with applicable statutory requirements and not to engage in unfair or deceptive practices as defined by the Loan and Trust Act and the Insurance Act.

### Highlights

The division handled 1,619 complaints against insurance companies; down from the 1,710 complaints received

during the previous fiscal year. The division is responsible for the regulation of 622 insurance corporations and 20,055 insurance agents and adjusters, representing an increase of 53 insurance companies and 446 agents over the previous year. During 1983, 57 trust companies and 36 loan corporations were registered to do business in Ontario. The division's Investigation Section completed 56 investigations during the fiscal year, resulting in 11 criminal charges.

Examinations continued into the business dealings of three Ontario trust companies whose assets were placed under the control of the registrar in January, 1983. Agreements were reached separately for the continued operation of the companies. The work required the secondment of staff to aid in the ongoing police investigation. A major highlight of the year was the tabling of the division's white paper on Loan and Trust Corporation Legislation and Administration in Ontario. With 62 major recommendations, the document became the basis

for extensive hearings before the legislature's Standing Committee on the Administration of Justice. The committee held meetings throughout January, February and March of 1984.

## Facility Association

The insurance industry operates the Facility Association, a residual market insurance pool, to provide insurance for those drivers experiencing difficulty obtaining insurance in the regular marketplace.

### Highlights

Automobile insurance rate adjustments were filed on two occasions by the Facility Association and approved, with modifications, by the Superintendent of Insurance under the authority of the Compulsory Automobile Insurance Act, 1979. The effective dates of the approved rate changes were July 1, 1983 for motorcycles, snowmobiles and other miscellaneous vehicles and January 1, 1984, for private passenger risks, excluding those increased the previous summer.

Notice of rate filings is published in the Ontario Gazette to permit interested parties to make submissions to the superintendent concerning proposed rate changes. The association received one written submission related to statistical justification for motorcycle rates. As a result, changes are being implemented in the statistical plan to support the graduation of rates between low-power and high-power bikes.

Studies continued on the proposed elimination of age, sex and marital status as automobile insurance rating factors. Changes to the

statistical plan were made to eliminate the collection of statistics on drivers under the age of 25. Effective January 1, 1984, detailed coding of make and model of insured vehicles was introduced. This should allow testing of the present system of rating collision coverage by the price of the vehicle. As a result, insurance costs are expected to be more closely related to repair costs.

Complaints from senior citizens about unfair practices in auto insurance declined substantially after guidelines were issued to prevent the insurance industry from refusing to issue or renew policies solely due to a person's age or from requiring surcharges or medical examinations solely because of age.

## Motor Vehicle Accident Claims Fund

Automobile insurance has been compulsory in Ontario since Dec. 1, 1979. The fund pays claims arising from accidents caused by uninsured or unidentified vehicles involving passengers in uninsured vehicles or pedestrians.

### Highlights

This year there were 1,259 new claims against the fund. The number of outstanding claims was reduced to 1,395 from 1,774 in the previous year, with total payments falling to \$11,575,000 from \$13,584,000. Payments included \$2,100,000 made on behalf of the insolvent Pitts Insurance Company.

There was a slight increase in revenue to \$9,858,000 from \$8,900,000 the previous fiscal year, due mainly to the recovery of \$1,002,000 from the Pitts



receiver. The cash reserve of \$4,410,000 on hand at the start of the fiscal year was exhausted and a subsidy of \$312,000 was required from the Consolidated Revenue Fund of Ontario. The estimated liability for unpaid claims showed a further reduction to \$16,153,000 from \$20,900,000 over the year, down from \$35,028,000 two years earlier.

## Credit Unions and Co-operatives Services Branch

The branch endeavors to ensure that Ontario's many credit unions, caisses populaires and co-operatives operate in accordance with provincial legislation. Appropriate financial standards and practices, in addition to management standards, where applicable, are monitored.

### Highlights

Consolidation within the industry continued with a net reduction of 29 credit unions to 922 from 951.

Assets stood at \$6 billion at the end of the fiscal year, up from \$5.4 billion a year earlier.

The credit union movement continued to serve approximately 1.8 million Ontario residents.

The number of co-operatives serving Ontario grew to 777, from 725 at the end of 1982-83 and 664 at the end of 1981-82.

High inflation and interest rates in the early 1980s created considerable problems for all financial institutions as well as co-operatives but an improved



economic outlook and legislative and regulatory changes in 1981-82 combined to create significant improvement in the financial climate. Further amendments to the Credit Unions and Caisses Populaires Act in 1983 established new operating standards in the areas of assets-liabilities matching, liquidity, reserves and audit reports.

## Cemeteries Branch

Staff inspections and visits to cemeteries during the year totalled 2,400. The branch approved the creation or expansion of 45 cemeteries and their facilities and alterations to the existing plans and related facilities of 857 cemeteries.

The branch processed 1,270 returns outlining details of perpetual and pre-need funds this year and examined and approved 218 accounts as an alternative to formal passing of accounts before the court.

## Ontario Share and Deposit Insurance Corporation

OSDIC is a self-supporting Crown corporation under the authority of the Credit Unions and Caisses Populaires Act with the primary role of providing insurance against the loss of money invested in, or deposited with, credit unions.

### Highlights

Legislative amendments signed into law in June, 1983, raised OSDIC's insurance coverage to \$60,000 from \$20,000. The increase offered credit union depositors a level of insurance protection equal to that enjoyed by depositors in federally insured financial institutions. This higher insurance level was made retroactive to January 4, 1983.

The legislation also focused OSDIC's energy on insuring deposits and gathering statistics on the credit union movement. The responsibility for maintaining a stabilization fund was transferred, on an optional basis, to the credit union leagues. The move toward greater industry independence resulted in a reduction of OSDIC staff.

### Acts administered by the division:

Cemeteries Act  
Compulsory Automobile Insurance Act  
Co-operative Corporations Act  
Credit Unions and Caisses Populaires Act  
Guarantee Companies Securities Act  
Insurance Act  
Investment Contracts Act  
Loan and Trust Corporations Act  
Marine Insurance Act  
Motor Vehicle Accident Claims Act  
Ontario Credit Union League Limited Act  
Ontario Deposit Insurance Corporations Act  
Prearranged Funeral Services Act  
Prepaid Hospital and Medical Services Act  
Registered Insurance Brokers Act

### Assistant Deputy Minister (Financial Institutions):

George McIntyre  
Superintendent of Insurance:

M. A. Thompson  
Deputy Superintendent, Legal and Investigation Branch of Insurance and Assistant Registrar:

R. G. Cooper  
Deputy Superintendent, Financial Examination Branch of Insurance and Assistant Registrar:

H. R. Terhune  
Director, Credit Unions and Co-operatives Services Branch:

T. T. Robins  
Director, Motor Vehicle Accident Claims Fund:  
E. H. Miles

# Ontario Securities Commission

The commission administers the Securities and Commodity Futures Acts that protect and inform investors and ensure that Canadian capital and commodity futures markets operate with efficiency and integrity. The OSC assesses the honesty and reputation of those carrying out business in these markets and enforces minimum standards of conduct. The commission oversees the industry's self-regulating organizations and reviews and monitors their activities. Any person who issues stocks in Ontario or is listed on the Toronto Stock Exchange (TSE) is obligated to meet the province's standards.

## Highlights

The commission initiated 22 hearings and reviewed 590 offering documents. It conducted 140 investigations resulting in 29 disciplinary hearings or cautions. There were 21 court prosecutions launched during the year. The commission deregulated rates charged for brokerage services effective April 1, 1983. Several new applications for specialized discount firms were approved and negotiated rates are now widely accepted in the industry.

A 22-day public hearing was held during the summer to discuss the Toronto Dominion Bank's application to register its GreenLine discount brokerage service. At the commission's request, the bank postponed implementing the service to allow time to evaluate the implications of this new development. On October 31, 1983, the commission's GreenLine Decision upheld the four pillar concept of the

Canadian financial community (banks, investment firms, insurers and trust companies), with each segment having defined functions protected by legislation against infringement by other segments. The bank, however, was allowed to start its new venture, because the commission felt it was not interfering with the defined core functions of the securities industry.

Banks offering discount brokerage services are required to register as "order execution access dealers" and, as a condition of registration may not provide investment advice to clients. Direct affiliations between conventional brokers and banks offering these services are not acceptable.

Last fiscal year also marked the first full year of operation of the Prompt Offering Prospectus (POP)—a new system that saves time for companies offering securities to the public.

Senior issuers that qualify

under financial and other tests may now file a detailed annual prospectus and then a simplified version for each offering made. The new POPs can be approved and cleared by the commission in less time. A total of 20 issuers took advantage of the new system to complete 26 offerings worth \$2.17 billion. Also at the Toronto Stock Exchange, the commission implemented the Exchange Offering Prospectus (EOP) that junior industrial companies and national resource firms may use to simplify the approval of exchange offerings.

During 1983-84, 28 EOPs were filed with a total value of over \$25 million.

On May 17, 1983, the Toronto Futures Exchange Act was passed, allowing for the opening of a futures exchange in Ontario. Some futures had been traded on the TSE since 1980, but this is the first time they are being offered on a separate exchange, under the authority of the commission.

The commission also continues to research and develop new legislation covering takeover bids. A report on this concern made

a number of recommendations which were discussed at a public meeting. OSC staff is working with other securities administrators to fine-tune proposed regulations.

### Acts administered by the commission:

Commodity Futures Act  
Deposits Regulation Act  
Securities Act  
Toronto Futures Exchange Act  
Toronto Stock Exchange Act

### Commission Chairman:

P. J. Dey, Q.C.

### Director:

C. R. B. Salter, Q.C.

### Deputy Director,

Registration/Administration Branch:

C. E. Goad

### Deputy Director,

Enforcement Branch:

J. F. Leybourne

### Deputy Director,

Corporate Finance Branch:

R. E. Steen

### Deputy Director,

Commodity Futures Branch:

D. D. Walters





# Pension Commission of Ontario

Established in 1963, the commission endeavors, through registration and monitoring, to ensure that private pension plans are properly funded, safely invested, and that benefits are paid out according to law.

## Highlights

The commission registered 408 new plans covering more than 20,000 employees bringing the total number of registered plans to 8,086. Branch staff responded to over 18,000 pension-related inquiries.

In the second quarter of the fiscal year, the Pension Benefits Guarantee Fund, administered by the commission, became fully operational. The fund ensures that all employees who meet certain qualifications will receive certain guaranteed

benefits if their pension plan, upon being wound up due to company bankruptcy, is short of funds. Ontario employers who offer defined benefit pension plans made contributions to the fund last year at the rate of one-fifth of one per cent of the total unfunded liability of their plans. This rate may vary from year to year depending on the reserves of the fund. For the plan year 1982, the first year assessed, approximately \$2.5 million had been collected by March 31, 1984.

When the pension plans

of two bankrupt companies, CCM Inc. and Damas and Smith Ltd., were found to be in trouble, the commission took control of the plan assets and arranged to transfer capital from the Pension Benefits Guarantee Fund to cover part of the deficits.

The transfers, totalling about \$1.9 million, will cover the claims of most former employees who would otherwise not have received the benefits to which they were entitled. A portion of the claims is expected to be recovered from the estates of the two firms. New regulations were filed in 1983 which permit plan managers to invest in Canadian resource properties and also bonds or debentures that are insured

by a policy of credit insurance. Work is also progressing on the improvement of pension standards, with the understanding that pensions are as important as wages or salaries. The new rules are expected to be enacted early in 1985.

**Act administered by the commission:**  
Pension Benefits Act

**Commission Chairman:**  
J. C. Maynard  
**Superintendent of Pensions:**  
G. P. Salamat

*A total of 8,086 pension plans were registered with the commission at the end of the fiscal year.*

## Pension Plans in Ontario\*

	1983/84	1982/83	1981/82
New plans	408	425	571
Terminated plans	347	425	391
Total plans at year-end	8,086	8,025	7,771

\* as monitored by the Pension Commission



# RENT REVIEW PROGRAM

## Residential Tenancy Commission

Established in 1979, the Residential Tenancy Commission (RTC) is responsible for the rent review program, which restricts rent increases on certain residential properties. Landlords are required to obtain the commission's approval for rent increases exceeding six per cent, while tenants can challenge any increases, including those within six per cent. Tenants who have been paying increases judged improper can apply to the commission for a rent rebate.

The commission is also responsible for providing information about the residential rental aspects of the Landlord and Tenant Act.

### Highlights

The 44 RTC commissioners, working from 21 offices, travel the province to hear landlord or tenant applications for review of rent increases. About 2,000 applications for increases exceeding six per cent were received from landlords, representing fewer than 77,000 rental units, less than half the totals for the preceding year. The average rent increase allowed in these applications was 10.59 per cent, down from an average of 14.19 per cent in 1982-83. The number of tenants challenging proposed rent increases dropped to 852 from 1,279 in the preceding year. However, rebate applications increased to 3,135, with landlords ordered to refund about \$1.2 million to tenants, more than twice the amount ordered refunded in the previous year. The average rebate ordered was \$591.

More than 70 per cent of tenant applications received

were successfully dealt with by commission staff through mediation. About 800 initial decisions by commissioners were appealed during the year by tenants or landlords.

The backlog of landlord-initiated applications, built up over the two previous years, was reduced from 1,978 cases outstanding at the beginning of the fiscal year to fewer than 565 at the end. In addition to applications, RTC staff handled 311,881 inquiries from the public on rent increases and other landlord-tenant matters.

The RTC enforced the program by laying charges in a number of cases. All charges laid during the year for breach of commission orders or for filing false information to the commission resulted in convictions and significant fines. A contempt action, launched against several companies and individuals in a particular case, was still before the courts by the end of the fiscal year. The Residential Complexes Financing Costs



Restraint Act, passed in 1982, helped keep rent increases down, as did a slackening of inflation. Under this act, the RTC cannot grant landlords more than a five per cent rent increase per year to offset financing costs of the purchase of a rental building.

Commission representatives spent considerable time during the fiscal year providing information to, and appearing before, the Commission of Inquiry into Residential Tenancies, which is headed by Stuart Thom, Q.C.

A number of training and development courses for commission personnel were also held during the year.

Commission staff over the year numbered 151 in addition to 44 commissioners.

**Acts administered by the commission:**  
Residential Tenancies Act  
Residential Complexes  
Financing Costs  
Restraint Act

**Chief Tenancy Commissioner:**  
P.C. Williams

### Finances and Activities

	1983/84	1982/83
<b>Expenditures</b>	\$7,735,100	\$6,502,450
<b>Landlord Initiated Applications</b>	2,074	5,442
Number of rental units involved	76,839	189,952
Average increase granted	10.59%	14.19%
Average increase requested	19.68%	20.94%
<b>Tenant Initiated Reviews</b>		
Rent reduction applications	852	1,279
Rebate applications	3,135	2,474
Total rebates granted	\$1,200,000*	\$500,000
Average rebate granted	\$591	\$450
<b>Appeals requested</b>	798	725
<b>Inquiries answered</b>	311,881	271,151

\*This figure is approximate.



# LIQUOR LICENCE AND CONTROL PROGRAM

## Liquor Control Board of Ontario

Formed in 1927 and established as a Crown corporation in 1975, the board controls the sale and transportation of liquor throughout the province, establishes government liquor stores and purchases products for sale to the public. The board also controls and supervises the marketing methods of liquor manufacturers and tests all products sold to the public.

### Highlights

The 601 LCBO retail outlets had sales of \$1.5 billion with a net income of \$542 million compared with \$1.47 billion and \$523 million, respectively, during the previous fiscal year. Total beer, wine and spirits sales in 1983-84 reached \$2.6 billion, including \$1.1 billion in sales through Brewers' Retail stores and an additional \$41 million through wine stores. Details of the board's operations for the 1983-84 fiscal year are contained in its annual report. Copies are available from the LCBO at 55 Lake Shore Boulevard East, Toronto, Ontario M5E 1A4.

During the board's 58th year of operation, four new stores were opened and 11 others were relocated to provide more attractive retail space. Twelve stores were converted from counter-style

operations to self-serve outlets and 84 per cent of LCBO stores are now self-serve.

A distribution depot was opened in Hamilton to serve Hamilton-Burlington region licencees and provide home delivery. Construction was completed on a new storage-distribution facility in Whitby, scheduled to go into operation during 1985.

Selected rare wines were made available in 13 outlets, including stores in Hamilton, Kingston, London and Thunder Bay. Rare wines and spirits stores had previously been established in Toronto and Ottawa.

**Act administered by the LCBO:**  
Liquor Control Act

**Chairman:**  
W.J. Bosworth  
**General Manager:**  
F.A. MacInnis

### Product Listings

Total general listings .....	2,359
Rare wines and spirits listings .....	519
Duty-free listings .....	57
Total LCBO listings .....	2,926

As of March 31, 1984





# The Liquor Licence Appeal Tribunal

The tribunal provides an independent appeal process for the review of certain decisions made by the Liquor Licence Board of Ontario (LLBO). If, for example, the LLBO refuses to issue, renew or approve the transfer of a licence or permit, or proposes to suspend or revoke a licence or permit, the aggrieved party has the right to appeal to the tribunal. Appeals are heard by a panel comprised of a chairman, a permanent panel member and an industry representative.

## Highlights

There were 26 applications for hearings. Including cases carried over from the previous year and those settled or withdrawn, the tribunal handled 44 cases during the year. Written decisions and rulings were rendered on 14, another 12 were settled without formal hearing and 18 were in progress at year's end. Summaries of tribunal decisions are published each calendar year.

Under legislation introduced during the 1983-84 fiscal year, the Liquor Licence Appeal Tribunal (LLAT) and the Commercial Registration Appeal Tribunal (CRAT) are to be merged. Both bodies will continue operating under the name CRAT.

Act giving jurisdiction to the tribunal:  
Liquor Licence Act

**Chairman:**  
John Yaremko, Q.C.  
**Registrar:**  
Audrey Verge

*Previously located only in Toronto and Ottawa, rare wines and spirits stores have been added in 13 Ontario locations, including Kingston, Hamilton, London and Thunder Bay.*



# Liquor Licence Board of Ontario

The board licenses and regulates premises selling beer, wine or spirits. Established in 1946 and reorganized as a Crown corporation in 1975, the board issues, transfers and, where necessary, revokes liquor licences for restaurants, hotels, resorts and other establishments. The board monitors all forms of alcoholic beverage advertising, licenses all manufacturers of beer, wine and spirits and issues Ontario Photo Cards.

## Highlights

The board collected \$236 million in revenue. The granting of 159,000 special occasion permits across the province accounted for \$3.4 million of that total but licence fees were the primary source of revenue. The board undertook more than 9,300 inspections of licensed establishments, along with 36,754 spot checks. Nearly 76,000 residents received Ontario Photo Cards last year, bringing the total number issued to date to 525,290.

After an 18-month trial period, the board concluded that the licensing of the sale of draft beer during professional sports events at Toronto's CNE Stadium, Ottawa's Lansdowne Park and Hamilton's Ivor Wynne Stadium should be continued. New regulations limit

possession to no more than two cups of beer per person and require beer sales to be terminated earlier than during the trial period.

Earlier in the fiscal year, the Supreme Court of Ontario ordered the Arlington Hotel, near Woodstock, to pay \$632,000 to a youth paralyzed for life in a car crash. The court found the hotel partly to blame for serving beer to the under-age victim and the driver of the car prior to the accident, when both were intoxicated. Under the Liquor Licence Act, it is an offence to serve alcohol to a minor or an inebriated customer. The judgment underlines the responsibility of establishment owners and bartenders to limit the amount patrons drink.

**Act administered by the board:**  
Liquor Licence Act

**Chairman:**  
Willis L. Blair

## LLBO Finances and Activities

	1983-84	1982-83
Revenue	\$236.2 million	\$210 million
Expenses	\$ 6.5 million	\$ 6.5 million
Total licensed establishments	10,286	9,584
Hearings held	276	264
Licences suspended	63	62
Licences revoked	154	178



# REGISTRAR GENERAL PROGRAM

The office registers births, deaths and marriages, and issues certificates of those events. It also keeps adoption, divorce, name change and declarations of parentage records and provides statistical information to groups such as schools, hospitals and researchers.

## Highlights

During the 1983 calendar year, 410,530 certificates, certified copies, genealogical statements and "no record" letters were issued.

Revenue collected during 1983 totalled \$3,272,555, including \$2,138,970 in revenue from searches and certificates issued, an increase of 4.7 per cent from 1982.

Final numbers for 1983 will not be available until the end of 1984 as events can be registered for up to one year after they occur. However, indications are that the numbers of 1983 births, deaths, stillbirths and marriages will surpass those of the two preceding years (see comparative data table).

There were 4,187 adoption orders filed during the year. A total of 529 children were registered in the combined, hyphenated surname of the father and mother.

Birth certificates issued for children younger than five years of age totalled 108,555 or 38.8 per cent of all birth certificates issued. When a child is born, parents automatically receive a "Notice of Birth Registration".

Among other things, it may be used to apply for the child's birth certificate. This has encouraged parents of nearly half the children born to apply for certificates during the year of birth, substantially reducing the number of applications made as children enter school.

The computerized Vital Statistics Information System continues to speed the registration and certificate-

issuing process.

Registration information, retrieved from the computer, can be quickly and automatically printed on certificates that are then mechanically stuffed into envelopes and mailed. The data processing system regularly provides indices and statistical information that are supplied to Statistics Canada.

Any federal government publications relating to Ontario vital statistics utilize data provided by this office.

## Acts administered by the program:

Marriage Act  
Vital Statistics Act

Deputy Registrar General:  
R. E. Drapkin

*Although some births which took place in 1983 may not yet be registered, current statistics compiled by the Registrar General's office, show at least 129,547 babies were born in Ontario that year. The branch also keeps records of marriages, deaths and other events.*



## Comparative Birth, Death, Marriage and Certificate Data

	1983	%*	1982	%*	1981	%*	1980
Births	129,547	1.1	128,177	2.2	125,370	1.8	126,137
Birth Certificates	279,467	0.2	279,043	1.1	282,234	5.6	298,907
Deaths	67,301	3.3	65,133	1.4	64,253	2.5	64,191
Death Certificates	25,793	-12.3	29,411	-3.0	30,285	-6.8	32,503
Marriages	70,633	-3.0	72,800	1.9	71,413	3.7	69,957
Marriage Certificates	36,908	31.7	28,021	-1.9	28,561	-1.7	29,064
Certified Copies	50,245	5.8	47,480	5.0	45,239	-2.0	46,139
No-Record Letters	9,678	-2.8	9,954	1.0	9,855	-2.2	10,082
Geneology	8,439	4.9	8,045	-12.1	9,156	11.3	-8,223

\*Refers to annual variance



# PROPERTY RIGHTS PROGRAM

## Property Rights Division

The division maintains records of all registered land transactions through its 65 land registry offices and keeps track of all liens and securities registered against personal property. The division has three main branches: Real Property Registration Branch, Personal Property Security Registration Branch, and Legal and Survey Standards Branch. The Land Registration Improvement Project, which will computerize the land registration system, is also a responsibility of the division.

### Real Property Registration Branch

The branch maintains a variety of records relating to ownership of and encumbrances on real property.

#### Highlights

Land transactions reached record volumes. Registrations for mortgages, deeds and other documents totalled 1.3 million for the year, an annual record and an increase of 22 per cent over the previous year. New documents received during the year filled almost 400 filing cabinets.

Legislation intended to improve and modernize Ontario's land registration system was introduced in December, 1983. Under the Land Registration Reform Act, land registration documents will be shortened and standardized, record-keeping automated and a new property mapping system adopted.

New offices were opened in Cochrane and St. Catharines. Planning is in the advanced stages for new buildings in North Bay, Glencoe and Bracebridge, while construction is under way on a new building in Ottawa.

### Personal Property Security Registration Branch

The branch registers liens and similar claims against personal property to facilitate the sale of the property or to permit the making of loans on the security of the property. The branch also offers an inquiry service for persons wishing to determine whether property has been pledged as security.

#### Highlights

The security registration system processed more than

1.3 million registrations and responded to 647,000 inquiries, compared to the 1.1 million registrations and 575,000 inquiries processed during the previous year. The increase in inquiries is attributed to greater awareness of the branch on the part of the business and financial communities and the general public.

The Personal Property Security Act is being reviewed by an advisory committee under the chairmanship of lawyer Fred M. Catzman. The review is expected to be completed during the next fiscal year. The act has served as a model for similar legislation, either proposed or enacted, in four other provinces.

### Legal and Survey Standards Branch

Under the Land Titles Act, the Registry Act, the Condominium Act, the Boundaries Act and the Certification of Titles Act, the branch is responsible for the legal quality of land registration records in the province. It confirms the location of boundary lines that have been lost or obliterated and provides quality control for surveys, plans and descriptions of land in land registry offices.



## Highlights

During the latter half of the fiscal year, the branch introduced the registration of bilingual deeds in the registry divisions of Sudbury and Prescott. In-depth legal audits of both land titles and registry offices continued, promoting a higher standard of accuracy and uniformity of procedures.

## Land Registration Improvement Project

The Land Registration Improvement Project

continued to develop and implement POLARIS (Province of Ontario Land Registration Improvement System).

### Highlights

A self-serve document microfilm system for land title records was introduced at the Whitby registry office to reduce work involved in storing, filing and retrieving paper documents. This system is already in use in Newmarket, Milton and Hamilton.

A prototype computer system, comprising a computerized property mapping system and an automated, property index system, has been successfully used by staff in the Woodstock registry office for the last year

in tandem with the traditional paper system. Introduction of this system to the public is expected in the next fiscal year when enabling legislation is passed.

Subdivision plans are currently being searched and, where possible, certified. This will eliminate the need to search title prior to the certification date. More than 20 per cent of all certifiable plans in the province have now been finalized.

### Acts administered by the division:

Bills of Sale Act  
Boundaries Act  
Certification of Titles Act  
Condominium Act  
Land Titles Act

Personal Property Security Act  
Registry Act

**Provincial Property Registrar:**  
B. F. Webber

**Director, Real Property Registration Branch:**  
V. S. McCutcheon

**Director and Registrar, Personal Property Security Branch:**  
T. M. Rundle

**Director, Legal and Survey Standards Branch:**  
R. E. Priddle, Q.C.

**Director, Land Registration Improvement Project:**  
N. K. Harris

*The certification of subdivision plans will eliminate the need for lengthy title searches.*





# PUBLIC ENTERTAINMENT STANDARDS PROGRAM

## Lotteries Branch

In co-operation with municipalities, the Lotteries Branch licenses and controls all non-government charitable gaming in the province. Licensing activities are aimed at ensuring lotteries are run fairly and proceeds are used only for community improvement programs.

### Highlights

Consumers spent an estimated \$420 million trying their luck on various gaming

events—\$66 million more than the estimated \$354 million spent during the previous year.

Bingo continues to grow in popularity. Players spent more than \$250 million during the year, a 25 per cent increase from 1982-83. Approximately \$125 million was returned to the public in prizes and the remainder was used for operating costs and charitable donations.

More than 1,500 Monte Carlo nights, featuring wheels of fortune and blackjack tables with a \$1 betting limit, were licensed during the year while Ontarians attending fall fairs tried their luck at 1,800 licensed games of chance.

Through the combined efforts of charities and licensing authorities, significant operational cost reductions were achieved in bingo during the year, resulting in proportionately greater amounts being raised for charitable projects.

The number of large prize lotteries increased during the year with new houses being the most popular prize offered.

The world's largest bingo was held at the Canadian National Exhibition in Toronto. More than 15,000 players competed for a total prize package of \$275,000.

**Acting Director:**  
D. F. Speight

*Consumers spent more than \$420 million trying their luck at charitable games of chance during the past fiscal year.*



# Theatres Branch

The Theatres Branch monitors public safety in movie theatres and, through the Ontario Censor Board, classifies and approves all film for public viewing.

This system of control ensures that all films exhibited to the Ontario public are consistent with perceived community standards. The widely publicized classification system used by the board is designed to protect young people from unsuitable film content and provide content information to movie goers.

Regular inspections of theatres and licensing of distributors, exhibitors and projectionists also fall under the jurisdiction of the branch.

## Highlights

The Ontario Censor Board, an appointed public body made up of 14 part-time members and a director, reviewed more than 2,300 films during the fiscal year. Twenty-two films were not approved for distribution and 136 required editing.

Branch inspectors made 1,686 visits to 568 theatres and exhibition venues. Nearly 300 minor violations of the Theatres Act, relating to age and safety, were corrected as a result of inspections. Since the branch assumed responsibility for theatre safety in 1911, not a single serious accident or death has been reported in an Ontario theatre.

The expanding use of video cassettes as an entertainment medium resulted in a marked increase in the number of inquiries on classification of film from the public, libraries and schools. More than 500 inquiries to the branch concerning almost

3,000 titles were recorded.

Members of the board attended many public meetings across the province to outline procedures used in classifying and censoring film for public exhibition and to explain their role in applying community standards to film content. Citizen surveys helped to define the standards.

The legality of the Theatres Act under the Charter of Rights was under challenge in the courts at year's end. Proposals for major amendments to the legislation were still under development but in the meantime, the board's role continued unchanged.

**Act administered by the branch:** Theatres Act

**Director:** Mary Brown

*In its small Toronto screening room, the Ontario Censor Board reviewed more than 2,300 films during the fiscal year to ensure they were consistent with perceived community standards.*





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# Office of the Athletics Commissioner

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The office was established in 1928 to ensure good conduct in professional boxing and wrestling in Ontario and protect the safety of all participants. The office approves and assigns judges, referees, timekeepers and physicians for all professional boxing matches.

## Highlights

The Office of the Athletics Commissioner sanctioned 16

boxing and 63 wrestling shows. Arrangements were also made to approve the

first World Jr. Welterweight Championship bout to take place in Canada. There are 99 boxers and 63 wrestlers licensed to fight in Ontario.

Revisions were made to regulations under the Athletics Control Act, following the report of the committee appointed to review kickboxing and full-contact karate. The committee examined the effectiveness of the control measures the Ministry of Consumer and Commercial Relations has imposed upon professional boxing. One of its recommendations was that kickboxing and full-contact karate not be banned but, instead, be carefully regulated and monitored along with conventional boxing to gather data on injuries.

The committee also recommended that the data be reviewed by the government in the future and a decision made regarding the continuation of these activities. At the end of the fiscal year, the revised regulations were at the review stage.

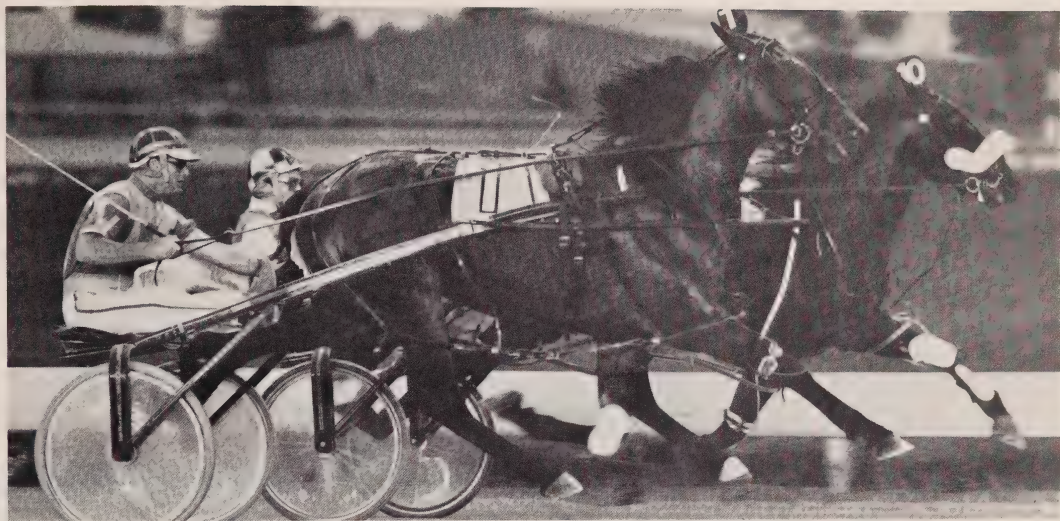
**Act administered by the commissioner:**  
Athletics Control Act

**Commissioner:**  
Clyde Gray

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*There are 99 boxers and 63 wrestlers licensed by the Office of the Athletics Commissioner to fight professionally in Ontario.*





Wagers on horse racing in Ontario brought in about \$61 million in tax revenue for the province last year. Most aspects of the industry are controlled by the Ontario Racing Commission.

## Ontario Racing Commission

The seven-member commission endeavors to ensure the fair and safe operation of Ontario's race tracks by regulating and co-ordinating most aspects of the industry. The Racing Commission Act gives the commission authority to license all participants, take disciplinary action when necessary, set race dates and control most other industry matters. However, the federal department of agriculture has responsibility for parimutuel betting, urine testing of horses and monitoring races with video cameras.

### Highlights

The commission held 32 formal meetings to discuss regulations, conduct business and deal with licensees' hearings and appeals. More than \$822 million was

wagered on thoroughbreds, standardbreds and quarter horses last year, during a record number of 1,924 race dates. Bets placed in Ontario accounted for about half the national industry total of \$1.67 billion. About \$61

million was collected in provincial taxes at a rate of seven or nine per cent, depending on the type of betting involved. At least two cents of every dollar wagered is returned to the racing industry. In 1983, nearly \$19.7 million went back to the industry through supplemental purses, the Ontario Sires Stakes program, promotion and grants for equine research projects.

The University of Guelph's veterinary college was granted \$170,500 to help establish a new equine research centre and carry out studies on such problems as foal pneumonia.

The commission cracked down on drug and alcohol abuse at the tracks last year through increased use of fines and suspensions. Laboratory tests uncovered 77 incidents of horses being administered banned substances prior to racing. Fines of \$500 and suspensions for as long as six months were ordered in some cases. Although the federal

government is responsible for the lab testing, it is the ORC's job to prosecute offenders and collect fines in Ontario.

Spot checks for alcohol use by jockeys and standardbred drivers also became more common. Failure to pass a breathalyzer test before a race can result in licence suspensions and/or fines.

The top 50 yearlings sired in Ontario sold for a total of \$3.8 million last year. Their average sale price increased by \$7,040 to \$75,840. Only 10 years ago, a top yearling sold for an average of \$23,634. This increase is largely due to the success of the Ontario Sires Stakes program.

Further details on ORC activities can be found in an annual statistical report produced by the commission.

**Act administered by the commission:**  
Racing Commission Act

**Chairman:**  
N. E. Hardy  
**Director:**  
W.R. McDonnell



# TECHNICAL STANDARDS PROGRAM

The division is comprised of four branches: Fuels Safety; Pressure Vessels Safety; Elevating Devices; Upholstered and Stuffed Articles.

## Fuels Safety Branch

The branch is responsible for the safe storage, transportation and dispensing of gasoline, fuel oils, natural gas, propane and associated products, as well as the safety of appliances and devices using these fuels.

### Highlights

Branch staff undertook 14,201 field inspections, issued 25,773 certificates and 14,138 licences and processed 3,892 registrations.

The branch developed new regulations for the use of propane and compressed natural gas (CNG) in motor vehicles. There are now more than 50,000 propane vehicles in the province. While the vast majority are considered as safe as gasoline-powered vehicles, problems have been identified.

New standards written by the branch will call for improved fuel lines and tank and fuel-line enclosures for vehicles with the fuel tank mounted in the trunk. The branch worked with the Ministry of Transportation and Communications to set up a propane vehicle inspection program to begin in 1984. To obtain fuel under the program, owners of propane vehicles will require windshield stickers indicating the vehicle has passed inspection.

The branch continued to search for abandoned underground gasoline tanks and to develop strategies for their removal. A major pilot project to locate all disused tanks in the Toronto area was

carried out. There is concern that the tanks will rust through, leaking gasoline and creating an environmental or fire hazard.

Arrangements were made with 15 community colleges to take over the testing of individuals applying for technician certificates. Branch staff works closely with colleges to maintain the high standards of Ontario's gas fitters, oil-burner mechanics and propane fitters.

## Pressure Vessels Safety Branch

To ensure safety, the branch approves the design, construction and installation of boilers and pressure vessels. The branch is divided into two sections: the engineering group, which approves and registers designs for boilers, pressure vessels and piping; and the inspection staff, which checks materials, methods of construction and quality assurance of welding at various stages during construction.

### Highlights

Branch staff reviewed 2,280 new designs and registered 1,062 welding procedures and six new quality assurance programs. Twenty existing programs re-qualified for registration.

Staff also inspected 2,552 installations, checked 2,388 repairs, made 5,315 periodic inspections in operating plants and tested the abilities of 18,487 welders.

The Operating Engineers Section, which monitors the operation of power plants, issued 2,311 new operating engineer's certificates of qualification and renewed another 9,597.

A decrease in major construction projects lowered the demand for pressure vessels in Ontario. But this decline, as far as the branch workload was concerned, was offset by the increased need for inspections caused by the rapid development of propane use in vehicles.

Approximately 40,000 propane tanks were inspected to ensure that design, materials and manufacturing

processes met rigid safety standards.

Branch staff also worked on the development of fuel-tank standards for compressed natural gas.

Amendments to the Boilers and Pressure Vessels Act made during the fiscal year allow repairs to be made to certain insured vessels without the presence of a branch inspector. If the plant in which the vessel is located is always open, the chief inspector of the branch may allow repairs to be made under the supervision of a qualified insurance company inspector.



## Elevating Devices Branch

The branch inspects elevators, escalators, moving walkways, ski lifts, chair lifts, and industrial hoists and lifts to ensure safety of these devices.

### Highlights

The branch carried out 30,000 inspections of elevating devices.

The number of regions was reduced from five to three, allowing greater uniformity of inspection methods. The change will also allow inspectors more

time for the training that keeps them in tune with technological advances.

The branch developed a study that will assess the safety of amusement rides and go-kart operations in the province. Information gathered from a municipal questionnaire and field inspections will lead to recommendations including possible provincial regulations for these operations.

Branch staff is working with other jurisdictions at the national and international levels to develop new safety standards for lift devices used by the handicapped.

A computer acquired by the division aided inspections and was used to process and analyze accident and incident data.

## Upholstered and Stuffed Articles Branch

The branch registers the 3,000 manufacturers that sell stuffed articles in the province and requires them to fasten content disclosure labels to their products to prevent the use of unclean or second-

hand filling in upholstered and stuffed articles.

### Highlights

The branch conducted 3,347 inspections and 711 tests of filling materials.

The number of articles removed from sale at retail outlets decreased to 20,100 from 34,000 the previous year and 56,000 in 1981-82.

Importers and manufacturers were encouraged to contact the branch when there was any doubt about new product lines from overseas. Staff visited 12 trade shows to offer advice on provincial requirements and also participated in the development and approval of a new Canadian General Standards Board standard for the determination of composition of mixtures of feathers and down by mechanical sorting.

### Acts administered by the division:

Boilers and Pressure Vessels Act  
Elevating Devices Act  
Energy Act  
Gasoline Handling Act  
Operating Engineers Act  
Upholstered and Stuffed Articles Act

### Executive Director:

G. H. Mills

### Director, Pressure Vessels

#### Safety Branch:

J. H. Wright

#### Director, Elevating

#### Devices Branch:

G. T. Smith

#### Director, Fuels Safety Branch:

J. B. Patterson

#### Director, Upholstered and

#### Stuffed Articles Branch:

J. D. MacDougall



*The ministry's Elevating Devices Branch has developed a study to assess the safety of amusement rides and go-karts in Ontario.*



# SUPPORT SERVICES DIVISION

Four branches function under the division umbrella: Internal Audit; Finance, Systems and Administrative Services; Personnel Services and Communications Services.

## Internal Audit Branch

The branch is responsible for reviewing and appraising the ministry's financial, administrative and operational programs for adequate controls; compliance with existing legislation and directives; and efficient and economic utilization of resources. The branch works with the Office of the Provincial Auditor to ensure that formal responses to provincial audit reports are made in a consistent manner.

### Highlights

Twenty-seven internal audits were finalized, including financial and administrative activities, electronic data processing and comprehensive, value-for-money program reviews.

The most notable audit undertaken during the year was the internal review of Loan and Trust Administration, Financial Institutions Division. The review has since become a public document.

The branch participated in the development of several electronic data processing systems and responded to requests for management studies and critiques of draft policies and regulations.

## Finance, Systems & Administrative Services Branch

Through planning, reporting and control systems, the

branch facilitates effective and efficient resource management within the ministry.

### Highlights

During the year, the Administrative Services Section implemented a local purchasing system across the ministry to permit greater flexibility in utilizing local suppliers.

The section was involved in the relocation of three land registry offices, 10 Residential Tenancy Commission offices and three regional offices. The moves enhanced customer service.

In the revenue office, the Quality of Working Life (QWL) program has resulted in organizational redesign. According to the QWL philosophy endorsed by the branch, a person should have the freedom to make decisions in a job that offers variety, a feeling of contribution and the opportunity to develop and expand skills. The group has been actively involved in giving QWL presentations to a variety of government agencies and industries. Implementation throughout the ministry is also being explored.

## Personnel Services Branch

The branch manages the ministry's personnel needs through recruitment and staff development. Payroll, affirmative action initiatives and employee-management relations also fall within the branch's mandate.



### Highlights

Significant achievements by the branch include the negotiation of a new agreement with Ontario Public Service Employees Union on the provision of safety equipment and protective clothing to employees throughout the ministry. The branch also established five new employee relations committees and assisted in the development of a QWL philosophy statement and subsequent agreement signed by the ministry and OPSEU. Line managers and

staff were offered training programs in hiring, staff relations, job description writing and management seminars.

The branch co-ordinated the placement of more than 200 students in seasonal experience programs, exchanges and university co-operative programs.

The branch also conducted a two-day Affirmative Action Conference for regional field staff and co-ordinated skills development programs and initiatives for women in the ministry.



*In a highly visible storefront operation, the Consumer Information Centre provides information to the public on every area of ministry involvement. In 1983/84, the centre handled more than 117,000 inquiries.*

## Communi- cations Services Branch

The News and Information Section and the Consumer Information Centre combine to form the branch. News and Information keeps the media, public, business community and ministry employees up-to-date on ministry programs and activities. The Consumer Information Centre provides a bilingual, toll-free telephone

inquiry service and maintains libraries of consumer and legal literature. The centre also offers professional development for educators and produces educational materials.

### Highlights

The Consumer Information Centre handled more than 117,000 inquiries, either by telephone, through the mail, or in person at its storefront operation at 555 Yonge Street, Toronto.

News and Information staff responded to 2,500 telephone inquiries mostly from the media. The section

wrote more than 100 news releases during the year and also produced a wide variety of brochures and booklets on topics as diverse as home repairs and mail order fraud. More than 330,000 English and French brochures were distributed during the year.

The completion of the pre-school consumer education kit entitled **Consumers: Start Young!** was among the major accomplishments of the centre's Education Outreach Program. The kit, released in May, 1984, recognized pre-schoolers as budding consumers and was jointly

funded by Proctor and Gamble Inc. and the ministries of Community and Social Services and Consumer and Commercial Relations.

A case study, entitled **The Purchase**, was prepared for high school teachers and adult educators.

The past year also saw the re-introduction of *Consumer Quarterly*, a publication designed for supervisors, community information centres, adult educators and ministry staff.

The News and Information Section organized a number of press conferences during the year, including one for the release of the white paper outlining proposals for the revision of loan and trust legislation and administration in Ontario.

The section also initiated a safe diving publicity campaign and continued to issue consumer warnings on numerous practices, including the safe use of propane and the installation of chimney liners.

**Executive Director:**  
H. A. Vanner  
**Director, Internal Audit:**  
J. H. MacPherson  
**Director, Finance, Systems and Administrative Services:**  
D. H. Rivet  
**Director, Personnel Services Branch:**  
D. S. Nagel  
**Director, Communications Services:**  
W. D. MacDonald

# FINANCIAL STATEMENT

## Revenues

	1983-84 \$	%	1982-83 \$	%
<b>Ministry Administration Program</b>	255,847	0.03	58,056	0.02
<b>Commercial Standards Program</b>				
Securities Commission	1,498,269	0.18	1,247,220	0.5
Pension Plans	627,805	0.08	606,737	0.2
Financial Institutions	1,403,163	0.17	1,701,440	0.6
Companies	9,080,365	1.10	8,304,280	3.1
Business Practices	2,724,778	0.33	1,471,045	0.6
Sub-Total	15,334,380	1.86	13,330,722	5.0
Motor Vehicle Accident Claims	9,858,171	1.20	8,899,609	3.3
Security Bonds	487,983	0.06	680,533	0.3
Security Deposit – Foreign Lands	119,531	0.01	116,730	0.04
<b>Total</b>	<b>25,800,065</b>	<b>3.13</b>	<b>23,027,594</b>	<b>8.6</b>
<b>Technical Standards Program</b>				
Operating Engineers	240,928	0.03	302,074	0.1
Pressure Vessels	1,659,963	0.21	1,475,038	0.5
Elevating Devices	1,997,785	0.24	1,874,729	0.7
Fuels Safety	1,176,617	0.14	1,067,686	0.4
Building Code	N/A	N/A	4,200	0.0
Upholstered & Stuffed Articles	189,341	0.02	183,496	0.1
<b>Total</b>	<b>5,264,634</b>	<b>0.64</b>	<b>4,907,223</b>	<b>1.8</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	1,429,725	0.18	1,455,536	0.5
Theatres, Lotteries & Athletics Commissioner	1,261,722	0.15	1,139,358	0.5
Sub-Total	2,691,447	0.33	2,594,894	1.0
Security Deposit – Athletics Commissioner	1,200	0.00	500	0.0
<b>Total</b>	<b>2,692,647</b>	<b>0.33</b>	<b>2,595,394</b>	<b>1.0</b>
<b>Property Rights Program</b>				
Real Property Registration	23,429,273	2.84	19,476,884	7.2
Personal Property Registration	6,776,219	0.82	5,878,855	2.2
Sub-Total	30,205,492	3.66	25,355,739	9.4
P.P.S.R. Assurance Fund	574,605	0.07	653,111	0.2
<b>Total</b>	<b>30,780,097</b>	<b>3.73</b>	<b>26,008,850</b>	<b>9.6</b>
<b>Registrar General Program</b>				
Registrar General	3,443,699	0.42	3,084,307	1.1
<b>Total</b>	<b>3,443,699</b>	<b>0.42</b>	<b>3,084,307</b>	<b>1.1</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	236,239,520	28.65	210,039,229	77.9
<b>Total</b>	<b>236,239,520</b>	<b>28.65</b>	<b>210,039,229</b>	<b>77.9</b>
<b>*Liquor Control Board of Ontario</b>				
Liquor Control Board of Ontario – Profits	520,000,000	63.07	N/A	N/A
<b>Total</b>	<b>520,000,000</b>	<b>63.07</b>	<b>–</b>	<b>–</b>
<b>Ministry Total Revenues</b>	<b>824,476,509</b>	<b>100%</b>	<b>269,720,653</b>	<b>100%</b>

\*Responsibility for reporting profits from the Liquor Control Board of Ontario was transferred from the Ministry of Revenue as of April 1, 1983.



# Expenditures

	1983-84 \$	%	1982-83 \$	%
<b>Ministry Administration Program</b>	7,841,225	5.4	6,831,802	5.5
<b>Commercial Standards Program</b>				
Securities Commission	5,592,980	3.8	4,551,692	3.7
Pension Plans	968,279	0.7	887,259	0.7
Financial Institutions	19,938,655	13.6	9,939,069	8.0
Motor Vehicle Accident Claims	—	—	—	—
Companies	2,499,227	1.7	2,266,775	1.8
Business Practices	5,764,913	3.9	5,394,361	4.3
Commercial Registration Appeal Tribunal and Liquor Licence				
Appeal Tribunal	345,512	0.2	308,662	0.3
Investor Compensation	6,563,575	4.5	—	—
Sub-Total	41,673,141	28.4	23,347,818	18.8
Payments from Motor Vehicle Accident Claims Fund	14,580,518	10.0	16,797,944	13.5
Deposit & Trust Accounts	115,727	0.08	39,614	0.03
Security Bond Forfeiture	268,598	0.2	804,943	0.6
<b>Total</b>	<b>56,637,984</b>	<b>38.7</b>	<b>40,990,318</b>	<b>32.9</b>
<b>Technical Standards Program</b>				
Program Administration	643,700	0.4	628,625	0.5
Operating Engineers	284,261	0.2	337,288	0.3
Pressure Vessels Safety	2,505,186	1.7	2,329,018	1.9
Elevating Devices	2,222,238	1.5	2,127,572	1.7
Fuels Safety	2,919,333	2.0	2,624,350	2.1
Building Code	N/A	N/A	732,175	0.6
Upholstered & Stuffed Articles	285,885	0.2	275,859	0.2
<b>Total</b>	<b>8,860,603</b>	<b>6.0</b>	<b>9,054,887</b>	<b>7.3</b>
<b>Public Entertainment Standards Program</b>				
Regulation of Horse Racing	23,888,866	16.3	21,095,285	17.0
Theatres, Lotteries & Athletics Commissioner	960,486	0.7	867,300	0.7
Sub-Total	24,849,352	17.0	21,962,585	17.7
The Financial Administration Act	500	—	—	—
<b>Total</b>	<b>24,849,852</b>	<b>17.0</b>	<b>21,962,585</b>	<b>17.7</b>
<b>Property Rights Program</b>				
Program Administration	1,858,047	1.3	1,531,420	1.2
Real Property Registration	19,869,937	13.5	18,626,912	15.0
Legal and Survey Standards	2,200,442	1.5	2,083,612	1.7
Personal Property Registration	5,537,521	3.8	—	—
The Registry Act	1,230	—	—	—
<b>Total</b>	<b>29,467,177</b>	<b>20.1</b>	<b>27,529,391</b>	<b>22.2</b>
<b>Registrar General Program</b>				
Registrar General	4,466,928	3.0	4,913,882	4.0
Vital Statistics Act	410	—	—	—
<b>Total</b>	<b>4,467,338</b>	<b>3.0</b>	<b>4,913,882</b>	<b>4.0</b>
<b>Liquor Licence Program</b>				
Liquor Licence Board	6,590,390	4.5	6,468,742	5.2
<b>Total</b>	<b>6,590,390</b>	<b>4.5</b>	<b>6,468,742</b>	<b>5.2</b>
<b>Residential Tenancy Program</b>				
Residential Tenancy Commission	7,735,089	5.3	6,502,450	5.2
<b>Total</b>	<b>7,735,089</b>	<b>5.3</b>	<b>6,502,450</b>	<b>5.2</b>
<b>Ministry Total Expenditures</b>	<b>146,449,658</b>	<b>100%</b>	<b>124,254,057</b>	<b>100%</b>

# LEGISLATION ADMINISTERED

## Ministry of Consumer and Commercial Relations

Apportionment Act	Inflation Restraint Act, 1982 (part)	Residential Tenancies Act
Assignments and Preferences Act	Insurance Act	Securities Act
Athletics Control Act	Investment Contracts Act	Theatres Act
Bailiffs Act	Land Titles Act	Toronto Futures Exchange Act, 1983
Bills of Sale Act	Limited Partnerships Act	Toronto Stock Exchange Act, 1982
Boilers and Pressure Vessels Act	Liquor Control Act	Travel Industry Act
Boundaries Act	Liquor Licence Act	Unclaimed Articles Act
Bread Sales Act	Loan and Trust Corporations Act	Upholstered and Stuffed Articles Act
Business Corporations Act, 1982	Marine Insurance Act	Vital Statistics Act
Business Practices Act	Marriage Act	Wine Content Act
Cemeteries Act	Ministry of Consumer and Commercial Relations Act	
Central Trust Company Act, 1983	Mortgage Brokers Act	
Certification of Titles Act	Motor Vehicle Accident Claims Act	
Collection Agencies Act	Motor Vehicle Dealers Act	
Commodity Futures Act	Ontario Credit Union League Limited Act, 1972	
Compulsory Automobile Insurance Act	Ontario Deposit Insurance Corporation Act	
Condominium Act	Ontario New Home Warranties Plan Act	
Consumer Protection Act	Operating Engineers Act	
Consumer Protection Bureau Act	Paperback and Periodical Distributors Act	
Consumer Reporting Act	Partnerships Act	
Co-operative Corporations Act	Partnerships Registration Act	
Co-operative Health Services of Ontario Assets Protection Act, 1981	Pension Benefits Act	
Corporation Securities Registration Act	Personal Property Security Act	
Corporations Act	Petroleum Products Price Freeze Act, 1975	
Corporations Information Act	Prearranged Funeral Services Act	
Credit Unions and Caisses Populaires Act	Prepaid Hospital and Medical Services Act	
Crown Trust Company Act, 1983	Racing Commission Act	
Debt Collectors Act	Real Estate and Business Brokers Act	
Deposits Regulation Act	Registered Insurance Brokers Act	
Discriminatory Business Practices Act	Registry Act	
Elevating Devices Act	Residential Complex Sales Representation Act, 1983	
Energy Act	Residential Complexes Financing Costs Restraint Act, 1982	
Factors Act		
Gasoline Handling Act		
Guarantee Companies Securities Act		







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# ■ Annual Report

The Ministry of Consumer  
and Commercial Relations

1984-1985 ■





**Honourable Lincoln Alexander**  
Lieutenant Governor of Ontario

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The Ministry of Consumer and Commercial Relations is pleased to submit its annual report of operations for the fiscal year 1984/85.

**Monte Kwinter,**  
Minister  
September, 1985





## ■ Message from the Minister



Monte Kwinter  
Minister

**M**ore than 1.5 million phone calls from the general public were handled by MCCR staff last year, making this ministry one of the busiest in the Ontario government when it comes to contact with people on a personal basis.

People call us for many reasons: to find out how to register a birth or how to establish a new business, for help and advice about a purchase or a problem with unsatisfactory goods or services, to inquire about their company pension plan, to learn about laws and regulations affecting financial institutions or to ask about fuel safety, to name only a few.

We are clearly in the business of informing and helping people. Since an informed consumer is a prudent consumer, our consumer education programs begin at the preschool level.

In the past 12 months, the ministry has distributed over 400,000 consumer information brochures covering a wide variety of topics of special interest to the Ontario public.

It is my view that the Ontario consumer has a right to expect a fair deal in the marketplace; the government has an obligation to provide as much protection as possible against fraudulent or unconscionable business practices.

The ministry plays a vital and responsive role in the lives of Ontario consumers. I believe this report of the 1984/85 fiscal year activities illustrates a high level of consumer assistance and service. I am committed to improving and expanding these achievements in the year ahead.

# ■ Message from the Deputy Minister



A handwritten signature in dark ink, reading "D.A. Crosbie". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

D.A. Crosbie  
Deputy Minister

Looking back on the past year, it is difficult to isolate one event as the highlight of a busy and eventful year. Several come to mind quickly.

One was the work of the Financial Institutions Division in drafting proposed legislation for a new Loan and Trust Corporations Act. The draft legislation followed extensive discussions with the industry, provincial and territorial counterparts and the federal government.

Another is a restructuring of that division to place the ministry in a better position to enforce an updated and more stringent act.

Also in the financial area, considerable public discussion was generated by release of an interim report of the Ontario Task Force on Financial Institutions and by an Ontario Securities Commission (OSC) report on the securities industry.

The task force was set up to review the changing nature of the financial system and the role and structure of Canadian financial institutions. The interim report posed a number of critical questions and invited comment.

Following a three-week public hearing, the OSC issued a report recommending easing restrictions on foreign ownership of securities companies and ownership by non-securities companies. Further consultation with the industry was planned.

Another noteworthy development was the introduction of simplified and standardized forms in the land registry system.

Designed to streamline document preparation and registration, the forms are part of the POLARIS system now under development.

More than 12,000 persons attended 100 meetings at 62 locations to explain the new forms to users and staff.

When fully implemented, POLARIS will use computerized mapping and index systems and eliminate the need for a search of paper files, which can take users — primarily the legal profession — hours and sometimes even days.

One feature of program development in the ministry that is becoming a hallmark of our procedures is the close involvement of client groups. This is particularly evident in the ministry's initiative to establish an insurance compensation fund to protect policy holders of failed casualty insurance companies. With the close co-operation of the insurance industry and our colleagues in other Canadian jurisdictions, substantial progress was made this year towards establishing such consumer protection. Next year should see the plan in operation.

These are but a few of the changes and new developments during the past year at MCCR. I am confident the new challenges that lie ahead will be met by staff with the same commitment, professionalism and client-group involvement.



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## Business Practices

Consumer protection is the primary role of this division. Questionable business practices are investigated and consumer concerns are monitored as they develop to recommend new legislation when necessary.

The division administers 14 acts, including the Business Practices Act which prohibits companies from making representations that are false, unconscionable, deceptive or misleading. It is divided into three main areas: Consumer Advisory Services, Investigation and Enforcement, Commercial Registration.

Individuals and companies are registered by Business Practices under the Real Estate and Business Brokers Act, Motor Vehicle Dealers Act, Travel Industry Act, Bailiffs Act, Collection Agencies Act, Consumer Reporting Act and Mortgage Brokers Act, with the power to refuse, revoke or suspend registration.

The division also monitors the corporation administering the Ontario New Home Warranties Plan Act and is responsible for the Athletics Control Act and Lotteries Branch of the Public Entertainment Standards program.

**M**ediating disputes and resolving problems with a minimum of fuss is the goal of Consumer Advisory Services staff. They were successful in a number of such cases during the year.

One involved a real estate salesman who gave a verbal guarantee on the sale of a house but when he failed to make the sale, reneged on his commitment. As a result, the sale of a string of five homes was held up.

When the unhappy homeowners sought help, Consumer Advisory Services approached the salesman's broker and convinced him to purchase the property, which then allowed the other sales to go ahead.

Less dramatically, the eight Consumer Advisory Services bureaus across the province gave help and advice to thousands of consumers. More than 12,000 complaints were handled, winning financial redress for consumers of more than \$1-million and savings in obligations of more than \$1.25-million.

Complaints covered a wide range but the most common were about home renovations, from minor repairs to

major additions, and concerned poor workmanship, contract problems and completion dates.

Another responsibility of the bureaus is monitoring retail advertising to bring misleading advertisements to the attention of store managers.

One case involved a retailer advertising a scratch-and-dent sale on built-in vacuum systems. A 30 per cent discount was offered on component parts, but the prices were considerably higher than those for a new complete system.

Following discussions with bureau staff, the store manager agreed the advertising was not accurate and ordered discounts up to 50 per cent.

Bulk food purchase agreements were also a cause of concern, with many consumers complaining of confusion about the cuts and quantities of the meat they would receive.

Discussions were held with the freezer plan industry, leading to development of guidelines for disclosure of meat contents, to be incorporated in individual order forms.

### ■ Auto Fraud

Auto fraud continued to be a major problem battled by the Investigation and Enforcement Branch, which scored several notable successes during the year.

One concerned expensive and unnecessary repairs, resulting in prosecutions and cease-and-desist orders against two large repair chains. One had misled a consumer into believing it would cost nearly \$1,000 to repair the brakes on his car. The company was fined \$20,000.

Another investigation resulted in the conviction of a man who undertook to sell cars on consignment and then shortchanged or failed to pay the owners. He was sentenced to four months in jail and ordered to pay restitution.

Meanwhile, the fight against odometer rollbacks continued and while there were fewer incidents, another equally fraudulent and deceptive practice was taking its place.

When some newer cars with metric odometers pass the 100,000 kilometers mark, the odometer reverts to zero. When the odometer reads 30,000 kilometers the distance travelled is actually 130,000 kilometers.

These cars, often leased, can be given a professional clean-up and offered for sale as low-mileage, one-owner vehicles.

The Investigation and Enforcement Branch also conducted a year-long investigation in co-operation with police into vacation land sales. Fraud charges against five corporations and six individuals led to jail terms and fines up to \$27,000.

The branch also played a major role in closing down an American-based mail scam operating out of Toronto. The company distributed a so-called survey to 50,000 homes in seven Ontario cities promising gifts worth \$260 to \$2,000. Homeowners were asked to return the completed survey, with a cheque for \$16 to cover what was said to be postage and delivery costs, to receive the gifts.

And consumer fraud on the installation of chimney

liners appeared as one of the newer scams, some contractors taking deposits and failing to do the work or charging for the full job but installing only the top section of liner. Two contractors were prosecuted.

In total the branch conducted more than 650 investigations and launched 377 prosecutions with an estimated conviction rate of 80 per cent. Recovery of \$325,000 was achieved on behalf of consumers through court-ordered or voluntary restitution.

### ■ Improved Processing

Substantial improvements were achieved in processing times for applications and renewals in the division's Central Registration, which keeps track of registered individuals and companies. Acts regulating real estate and business brokers, motor vehicle dealers, bailiffs, collection agencies, consumer reporting agencies, mortgage brokers and travel agencies require such registration.

### ■ Registrars' Action

The office of the registrar of the Real Estate and Business Brokers Act held nearly 700 informal meetings, including disciplinary proceedings and advisory consultations. More than 29,000 telephone enquiries were received.

A substantial increase in the activity of the Real Estate and Business Brokers Act resulted in 21 proposals to either refuse, suspend or revoke registration. Action on the part of the registrar and staff also resulted in prosecutions against some registrants, both under the Criminal Code and the Real Estate and Business Brokers Act.

In a unique undertaking, the registrar travelled throughout the province addressing various real estate groups, emphasizing the public protection aspect of legislation.

The registrar of the Bailiffs, Collection Agencies, Consumer Reporting Agencies, Paperback and Periodical Distributors, and Mortgage Brokers acts also maintained compliance with requirements. Three bailiff registrations, two collection agency registrations and 10 mortgage broker registrations were refused, suspended or revoked. In addition, three mortgage broker registrations were surrendered or applications withdrawn.

Further, three persons were charged and convicted of carrying on business as unregistered mortgage brokers. More than 200 charges were laid in connection with two others.

The registrar again personally alerted newspapers and commercial phone directory publishers across the province to the dangers of accepting advertisements from non-registered mortgage brokers.

The registrar of the Motor Vehicle Dealers Act worked towards an automobile industry-financed arbitration program for consumers with complaints about new car warranties and manufacturing defects.

Called the Ontario Motor Vehicle Arbitration Plan

(OMVAP), the program provides a universally accessible, speedy and fair arbitration system which can be used by consumers at no cost to them when the usual means of resolving complaints have been exhausted.

Developed with the support of the industry and community organizations, the arbitration plan provides consumer protection covering 99 per cent of all new vehicles sold in Ontario.

### ■ Travel Industry

Enjoyment of sun, sand and exotic locales was marred for some vacationers last year, requiring the Ontario Travel Industry Compensation Fund to safeguard travel plans again.

The fund reimburses consumers who paid for, but did not receive, travel services offered by Ontario-registered agents and wholesalers.

Financed by the travel industry, it assures travellers they will not find themselves stranded in the event of a bankruptcy or other company failure.

Ontario is one of only three provinces with such a fund.

The fund trustees, working with the Alliance of Canadian Travel Associations (ACTA), have authority to make emergency travel arrangements, including the chartering of aircraft, to bring Canadians home.

No such action was required last year but the fund paid out approximately \$2 million in claims, bringing the total since 1975 when the fund was set up, to more than \$8 million.

More than \$950,000 was recovered from the estate of Chieftain Holidays/Tours and Shamrock Tours, a large Toronto wholesaler that went into receivership a year earlier. A total of \$300,000 was recovered from the estates of other companies.

In the travel industry, news of financial problems can go round the world within hours. Fund staff and industry representatives must work quickly to ensure no one is stranded, that those en route can complete their itineraries and those about to leave can do so.

The Chieftain/Shamrock failure put the plans of about 3,700 in jeopardy but no major difficulties were encountered. Claims amounted to more than \$1 million.

In early 1985, severe overbooking occurred in the Dominican Republic. It was resolved when the registrar of the Travel Industry Act called a meeting with all eight Ontario companies offering trips to the island and insisted Ontario travellers be fully protected.

In another effort to protect the public, the registrar and ACTA developed advertising guidelines specifying the information that should be given and the form it should take:

■ Agent or wholesaler's name, or registered trade name or style.

- Office phone number—residence numbers and numbers of representatives not acceptable.
- Origin and destination of flight.
- Name of carrier or tour operator.
- If the carrier's program has not been approved by the Canadian Transport Commission, the words: *Subject to government approval*. Advertisements are not permitted for flights not submitted to the CTC or other licensing body.
- Air fare quoted must be round-trip if a one-way fare cannot be purchased.
- Prices to be stated in Canadian dollars unless clearly stated otherwise.
- If the advertised price is subject to tax and service charges (other than Canadian transportation tax), charges must be stated clearly and positioned close to the main price shown. A minimum statement such as "plus tax and service charges" is suggested. Advertisers may specify a percentage or dollar amount.
- When the advertised price varies according to the type of accommodation chosen, the price must be clearly explained, such as "Double occupancy," "Each of four" or "Each of two."
- When the advertised price is available on four or fewer departure dates for either a flight or tour, applicable dates must be specified.

For a report on the division's activities under the Athletics Control Act and Lotteries, see Public Entertainment Standards Program.

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#### **Acts administered:**

Bailiffs Act  
 Business Practices Act  
 Collection Agencies Act  
 Condominium Act  
 Consumer Protection Act  
 Consumer Protection Bureau Act  
 Consumer Reporting Act  
 Discriminatory Business Practices Act  
 Mortgage Brokers Act  
 Motor Vehicle Dealers Act  
 Paperback and Periodical Distributors Act  
 Real Estate and Business Brokers Act  
 Residential Complex Sales Representation Act  
 Travel Industry Act

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#### **Non-regulated areas:**

Petroleum Franchising Guidelines  
 Equal Credit Opportunity Guidelines

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#### **Executive Director:**

R.A. Simpson

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#### **Director of Investigation and Enforcement Branch:**

D.L. Mitchell

#### **Registrar of Motor Vehicle Dealers Act:**

A.W. Abrams

#### **Registrar of Travel Industry Act:**

D.N. Caven

#### **Registrar of Bailiffs, Collection Agencies, Consumer Reporting and Mortgage Brokers Acts:**

W.W. Stoddart

#### **Registrar of Real Estate and Business Brokers Act:**

A.A. Coleclough

#### **Director of Consumer Advisory Services Branch:**

D.I. Radford

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### **Discriminatory Business Practices Act**

No complaints were received under the Discriminatory Business Practices Act, legislation administered by the Business Practices Division. It prohibits businesses from entering into agreements resulting in discrimination on the basis of race, creed, color, nationality, ancestry, place of origin, sex or geographical location.

The act provides for the issue and enforcement of orders of compliance and assurances of voluntary compliance. It also allows those discriminated against to sue for punitive or exemplary damages. Contravention excludes the supply of goods or services to the government or its agencies for five years.

Disclosure provisions require publication of names of all persons convicted, including the offence and penalty.

There were 15 reports of requests to bid on contracts containing clauses of a discriminatory nature, 13 of which asked for negative statements of origin, two for designated information.

In all cases the reporting companies advised the ministry they had responded either by deleting the clauses or refusing to submit a bid.



## Financial Institutions

The division regulates and licenses insurance, trust and loan companies and credit unions, and incorporates co-operatives. The division also oversees the Motor Vehicle Accident Claims Fund and operation of the more than 800 cemeteries in the province.

A major restructuring of the division and considerable effort in the drafting of legislation for an updated Loan and Trust Corporations Act highlighted the year's activities.

The restructuring consisted primarily of a separation of the regulatory and licensing functions into two key functions — Deposit Institutions and Insurance — and a refocusing of staff expertise. It also involved formation of a policy, planning and legal services section.

The office of Deposit Institutions oversees loan and trust companies and more than 900 credit unions and caisses populaires. Co-operatives dealing in farm supply, daycare, marketing and service are incorporated by the same office.

The office of Insurance monitors the financial statements of more than 500 insurance companies and conducts annual examinations of those incorporated in Ontario.

The Insurance Act also requires licensing of more than 20,000 agents, brokers and adjusters, with power to revoke. Not included are general insurance brokers registered by the Registered Insurance Brokers of Ontario.

The restructuring of the division followed publication of a white paper and hearings during 1984 before the legislature's justice committee. These internal changes left the division in a better position to enforce the pending loan and trust legislation and to meet the growing challenge of supervising and regulating financial institutions generally.

Division staff produced policy papers following these hearings, taking into account the comments and suggestions of the committee and those made by industry, professionals and other interested parties. The papers formed the basis for extensive consultations with federal and provincial governments.

Considerable discussion within the industry was also prompted by the release of the interim report of the Ontario Task Force on Financial Institutions.

The task force was appointed by the minister to examine and make recommendations concerning some issues of immediate concern to the government.

Members were J. Stefan Dupré, chairman, A. Rendall Dick, Q.C., and Alexander J. MacIntosh, Q.C.

Their interim report gave an overview of the changing

nature of the financial system and discussed the role and structure of Canadian financial institutions.

It also defined a framework for public hearings by formulating a number of critical questions and recommendations on certain issues of immediate concern.

These recommendations included strengthening the conflict of interest provisions of the Loan and Trust Corporations Act. A short-term regulatory approach to non-conforming legislation now governing Quebec-based insurance companies operating in Ontario was suggested, as well. Initiatives designed to strengthen the credit union movement were to be given an extended period in which to work. Finally, an immediate meeting of federal and provincial ministers was recommended to discuss harmonizing their respective financial regulations.

### ■ Deposit Institutions

As noted earlier, a major effort during the year was the development by Financial Institutions staff of policy papers arising from publication and hearings on "A Proposal for Revision of Loan and Trust Corporation Legislation and Administration in Ontario," and subsequent preparation of draft legislation.

The financial health of loan and trust companies incorporated in Ontario was generally satisfactory; little change occurred in the number of companies incorporated.

Concerns developed in a few instances; close monitoring of some registrants' administration became necessary. Formal rehabilitation or wind-up schemes were instituted in these cases.

As part of the increased regulatory and supervisory role, a computerized data base was initiated from the monthly reports required of registered companies to produce a combined financial and statistical overview.

Visits and other contacts have also been stepped up to accelerate intelligence-gathering as an aid to early identification of potential problems.

Disposition of the assets of the three trust companies, taken over by the registrar on January 7, 1983, continued. Day-to-day operations were handled by other trust companies acting as agents of the registrar of loan and trust corporations. Close co-operation in this regard with the Canada Deposit Insurance Corporation continues.

### ■ Credit Unions

The economic health of the credit union industry continues to be a concern, particularly the losses sustained by a number of credit unions and the low level of the industry's reserves after adjustments for accumulated losses. However, continuous efforts by the industry to match interest rates with maturities of assets and liabilities along with on-going efforts to reduce controllable costs have had a positive effect on the financial position of a majority of Ontario's credit unions.

Regulations covering assets/liabilities matching and



the types of liquid assets which can be held were introduced in early 1985 as a means of minimizing the adverse impact of future swings in interest rates. At the same time, sections of the 1983 amendment act were proclaimed, including a provision requiring credit unions to maintain surplus and capital equivalent to five per cent of assets, a target expected to be reached by most credit unions between 1990 and 1995.

Earlier in 1984, the lending activities of the Toronto Board of Education Credit Union became a major concern. Management was taken over by Credit Union Central of Ontario through its loss prevention and rehabilitation service. In early 1985, at its own request, the credit union came under the direction of the Ontario Share and Deposit Insurance Corporation. The ministry continues to monitor the situation in accordance with statutory provisions.

Consolidation within the industry continued with a net reduction of 32 credit unions to 890 from 922. Assets stood at \$6.4 billion, up from \$6 billion. The movement serves approximately 1.8 million Ontario residents.

The number of co-operatives grew to 824 from 777 the previous year and 725 two years ago. All 45 new co-operatives were involved with housing, bringing to 327 the total number of housing co-ops in Ontario.

Ontario also has 50 farm, farm supply and milk transport co-operatives, 287 day care or nursery co-operatives, 100 consumer or marketing co-operatives and 60 service co-operatives.

## ■ Insurance

Major endeavors during the year included the feasibility of a Toronto-based Canadian insurance exchange. Provincially-initiated insurance compensation funds were set up to meet obligations to consumers in the event of a company failure in the general or life-health insurance sectors of the industry.

A Canadian insurance exchange, flexible enough to write insurance and re-insurance on risks both from inside and outside Canada, could be a feasible commercial venture, reported an advisory committee assigned to study the possibility of a centralized market facility. It would be independent and self-regulating and could be in operation in 1986.

Following the advisory committee's report, an implementation committee was formed to recommend the selection of consultants to develop the legal, financial, administrative and marketing structure.

Discussions with the insurance industry about compensation funds continued during the year. Financed by the industry, they would safeguard holders of property-casualty and life-health policies.

Study of the feasibility of such funds was initiated by Ontario at a conference of federal and provincial ministers of consumer and commercial relations.

The Canadian Council of Superintendents of Insur-

ance was directed to set up a special committee, chaired by Ontario, to consult with the industry and to develop policy guidelines.

The committee's draft proposal was presented to the ministers in September and, following its acceptance, the committee was directed to prepare a development plan.

Such funds would be based on national standards but operate in a way to recognize provincial jurisdiction.

## ■ Investigations

Under the re-organization plan, the Investigations Branch assumed an expanded role.

During the year, a major investigation was conducted into alleged frauds against 25 life insurance companies by approximately 50 life insurance agents. Although industry suffered considerable losses, there was no risk to the public.

Charges of fraud were laid by Metro Toronto police and at year-end an investigation by Ontario Provincial Police continued. The Superintendent of Insurance held a licence hearing resulting in an agent's licence being revoked for life, and further hearings were to be held.

Discussions were also held with the industry to safeguard against further abuses.

## ■ Motor Vehicle Accident Claims Fund

Despite the introduction of compulsory automobile insurance in 1979, the fund continues to play a role in compensating victims of automobile accidents in Ontario caused by uninsured or unidentified vehicles where the victim is not otherwise covered by insurance. A substantial reduction in the number of new claims was recorded — 813 compared with 1,259 the previous year, a decrease of 35 per cent.

There was also a substantial drop in claims payments from \$11.6 million to \$6.7 million primarily because of a run-off of outstanding claims occurring prior to the introduction of compulsory insurance.

Revenue remained unchanged at \$10.7 million and included recoveries of approximately \$1 million from the receivers of the Pitts and Cardinal insurance companies.

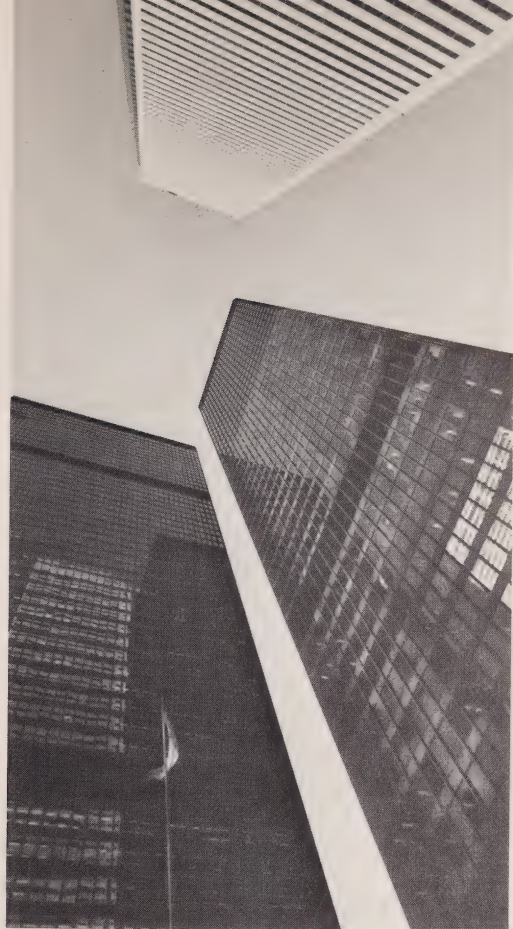
There was a small operating surplus of \$1,515,270, sufficient to offset a deficit of \$312,010 the previous year. At year-end, there were 1,278 outstanding claims with a total estimated liability of \$14.9 million.

## ■ Cemeteries

More than 2,000 inspections of cemeteries were conducted during the year and approvals given for the expansion or creation of 34 new cemeteries.

The accounts of 47 cemeteries were approved as well as various alterations, additions and filings relating to plans, rules, by-laws and tariffs by nearly 700 applicants.

Also approved were 1,500 returns outlining details of perpetual care and pre-need funds.



*The ministry's involvement in Ontario's financial community includes monitoring the financial status and organizational structure of insurance companies, loan and trust companies and credit unions. Through several acts relating to the investment marketplace, the Ontario Securities Commission ensures that capital and commodity futures markets operate with efficiency and integrity in the province.*

More than 2,300 public inquiries were handled as well as 72 public complaints. General assistance was also provided to nearly 1,200 cemetery owners and/or operators, comprised mainly of small, volunteer plot-owner groups.

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**Acts administered:**

Cemeteries Act  
 Compulsory Automobile Insurance Act  
 Co-operative Corporations Act  
 Credit Unions and Caisses Populaires Act  
 Guarantee Companies Securities Act  
 Insurance Act  
 Investment Contracts Act  
 Loan and Trust Corporations Act  
 Marine Insurance Act  
 Motor Vehicle Accident Claims Act  
 Ontario Credit Union League Limited Act  
 Ontario Deposit Insurance Corporations Act  
 Prearranged Funeral Services Act  
 Prepaid Hospital and Medical Services Act  
 Registered Insurance Brokers Act

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**Assistant Deputy Minister (Financial Institutions):**

George McIntyre

**Superintendent of Insurance:**

M.A. Thompson

**Superintendent of Deposit Institutions:**

J.J. Wilbee

**Director of Insurance Operations:**

R.G. Cooper

**Director of Loan and Trust Operations:**

D.J.M. Reid (acting)

**Director of Investigations:**

P. Yakubovich (acting)

**Director of Credit Unions and Co-operatives Services:**

T.T. Robins

**Director of Motor Vehicle Accident Claims Fund:**

E.H. Miles

**Manager of Cemeteries Regulation:**

M. Fitzgerald

## Technical Standards

Providing a wide range of expertise on a variety of technical matters, the division is made up of four branches.

Fuels Safety Branch regulates the storage, transportation and dispensing of gasoline and associated products, fuel oils, natural gas and propane. The installation of appliances and devices using such fuels are also regulated as part of the branch's effort to ensure the safe use of these potentially hazardous products.

Pressure Vessels Safety Branch approves the design, construction and installation of boilers and pressure vessels, certifies welders, audits quality assurance programs and licenses operating engineers.

Elevating Devices Branch examines and registers designs of new elevators, escalators, moving walkways, ski and chair lifts, industrial hoists and lifts, and periodically inspects all existing installations.

Upholstered and Stuffed Articles Branch registers the more than 3,000 manufacturers and renovators of stuffed articles, toys, furniture, clothing and so on. Inspections and tests are conducted to prevent the prohibited use of unclean or second-hand filling. Content disclosure labels must be attached to products.

**F**uels Safety Branch devoted considerable effort during the year to the safety aspects of alternative fuels to gasoline.

Propane regulations were revised to include the need for vehicle owners to get safety checks at approved inspection stations (vehicle owners whose vehicles did not display a safety sticker could not purchase propane after April 30, 1985).

Specifications were developed for a private sector demonstration of methanol gasoline blends, and regulations were drafted for the use of compressed natural gas (CNG) in motor vehicles.

The branch also worked with the propane industry to develop a consumer awareness program on the need for proper servicing of propane refrigerators. A similar program with the gasoline industry dealt with the use of credit cards at automated self-serve outlets.

Other major projects included a review of possible

problems caused by the trend to air-tight homes and drafting legislation for wood-burning appliances. Requirements for digester gas systems at waste water treatment plants were studied. A five-year program to identify unlined chimneys connected with gas-fired appliances was initiated with a view to eliminating the possible hazard. An inventory of unused gasoline storage tanks in southern Ontario was completed.

The branch also took part in the work of several committees of national standards writing organizations, carried out more than 12,000 field inspections, applied 1,000 appliance acceptance labels and issued nearly 40,000 various licences, certificates and contractor registrations.

Pressure Vessels Safety Branch played its part in maintaining the reputation for quality that earned the provincial pressure vessels industry \$750 million worth of business last year, nearly half in exports.

This included a bilateral agreement with Romania providing for the branch's approval on behalf of that country of about 50 components of a CANDU nuclear system built in Canada for the eastern European nation.

Similar work had been done in the past on reactor components for Korea and Argentina but the agreement with Romania was the first time such an arrangement had been formalized.



*Through a regular inspection program, the Elevating Devices Branch of Technical Standards ensures that elevators, escalators and ski lifts meet standards set by the province. Here, Senior Inspector Bob Nesbit examines the inner workings of an elevator.*



Overall, the branch reviewed more than 2,300 new designs, registered more than 700 welding procedures and 30 new quality assurance programs, plus 77 re-qualifications for existing programs.

The branch carried out nearly 50,000 new-construction, in-service, installation or repair inspections, and tested and certified more than 16,000 welders.

A section of the branch monitoring the operation of power plants issued 2,500 new operating engineer's certificates of qualification and renewed another 9,600.

Elevating Devices Branch carried out nearly 26,000 inspections and completed a report on amusement ride and go-cart operations. In co-operation with national and international authorities, the branch worked on development of safety standards for elevating devices. For the first time, those to be installed in residences of handicapped persons were included.

It was also the first full year of operation for a new accident and incident analysis technique, developed by the branch, leading to more informed input into Canadian standards.

Upholstered and Stuffed Articles Branch carried out nearly 3,000 inspections at the manufacturing, wholesale and retail levels. Merchandise worth more than \$8 million was removed from sale for failure to meet regulations.

Because the quality of imports continued to be a concern, importers and distributors were encouraged to contact the branch when in doubt about new product lines from overseas. Advice was also offered at trade shows, expositions and craft shows.

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**Acts administered:**

Boilers and Pressure Vessels Act  
Elevating Devices Act  
Energy Act  
Gasoline Handling Act  
Operating Engineers Act  
Upholstered and Stuffed Articles Act

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**Executive Director:**

G.H. Mills

**Director of Pressure Vessels Safety Branch:**

H.J. Wright

**Director of Elevating Devices Branch:**

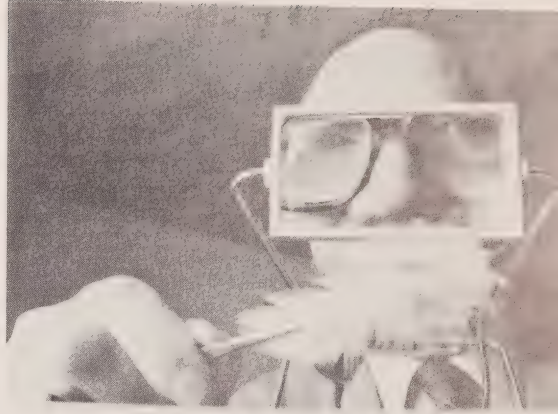
T.G. Smith

**Director of Fuels Safety Branch:**

R.H. Clendining

**Director of Upholstered and Stuffed Articles Branch:**

J.D. MacDougall



*Filling materials for upholstered and stuffed articles are carefully monitored in Ontario. Jack Gleiser, chief inspector with Technical Standards' Upholstered and Stuffed Articles Branch examines a sample of down to ensure that it is properly indicated on the accompanying label.*



# Public Entertainment Standards

## Office of the Athletics Commissioner

The office was established in 1928 to ensure good conduct in professional boxing and wrestling in Ontario and to protect the safety of participants.

The office approves and assigns judges, referees, timekeepers and physicians for all professional contests.

**R**edrafting of regulations under the Athletics Control Act continued during the year. The proposed changes would require more extensive medical monitoring of participants and include new kinds of professional combat sports.

At fiscal year-end they had yet to be presented to the government's regulations committee for approval.

In addition to existing medical requirements, the proposed new safeguards will require some participants to undergo a complete medical examination, including neurological testing. This will apply to those who have knockout or technical knockout decisions against them or who, in the opinion of the ringside physician, suffer a severe beating. Failure to undertake the tests will disqualify the participant from future bouts.

Upon adoption, the revised regulations will also recognize development since the act came into being in 1948 of kickboxing and full contact karate, to which the same regulations will apply.

Also during the year, the commissioner ruled a 1983 fight between boxers Eddie Melo and Gary Summerhayes to be "no contest" after Melo's manager-trainer was convicted in court of committing mischief to private property after cutting a glove worn by Melo.

The cut glove delayed the fight for 12 minutes between the fourth and fifth rounds, giving both fighters an unwarranted rest. Melo won the fight on a technical knockout in the seventh round.

The charge was laid by the ministry's Investigation and Enforcement Branch of the Business Practices Division after the glove underwent forensic testing. Boxing gloves are the property of the fight promoter.

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**Act administered:**  
Athletics Control Act

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**Commissioner:**  
Clyde Gray

## Lotteries

In co-operation with municipalities, the branch licenses and controls all non-government lotteries operated by charitable organizations, churches and private companies at agricultural fairs and carnivals. Licensing activities ensure that lottery consumers receive a fair deal and that proceeds raised for community improvement are maximized.

**C**onsumers spent record sums on such gaming events as total public expenditures during the year increased to \$452 million or \$32 million more than last year. Bingo led the way with a 20 per cent overall increase to \$300 million.

Industry participants point to a proportional growth in the number of men and younger persons playing bingo as the major impetus behind continuing growth trends.

For those interested in trying their luck at blackjack and wheels of fortune, Ontario charities hosted more than 1,500 Monte Carlo events in all parts of the province.

The January increase in the maximum allowable bet from \$1 to \$2 added more interest and should result in a moderate enhancement of charitable revenues. The betting increase was also extended to more than 1,800 wheels of fortune approved for operation at the province's 230 agricultural fairs.

After generating significant amounts for educational and social service work in northern Ontario, the Pot O' Gold lottery discontinued operations in December.

The overall number of charitable raffles continued to grow as new homes, cars and cash, available at good odds, continued to attract the lottery ticket buyer.

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**Section 190 of the Criminal Code is administered.**

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**Director:**  
D.F. Speight

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# Theatres

The Theatres Branch has been responsible for the regulation of film for public exhibition in Ontario since 1911. In December, its responsibilities were expanded to include the classification and approval of home videos and the licensing of video retailers and distributors.

This ensures that films and videos commercially distributed are consistent with community standards and, through classification, the public has a guide to content.

There are four classifications: Family (F), Parental Guidance (PG), Adult Accompaniment (AA), Restricted (R).

The branch also has responsibility to ensure theatres meet provincial standards — primarily concerning safety — and to license distributors, exhibitors and projectionists.

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**C**lassification and approval of videos and the licensing of video retailers and distributors were added to the branch's jurisdiction by way of amendments to the Theatres Act. The Ontario Censor Board was renamed the Film Review Board of Ontario.

The amendments also provided for an increase in the number of board members and proscribed by regulation the criteria by which the board may refuse to approve films and videos.

Inclusion of the criteria in the regulations was designed to meet requirements of the Charter of Rights and Freedoms concerning restrictions on the freedom of expression.

The branch held meetings with industry representatives and work proceeded on the classification and identification of videos currently available.

When the system is fully implemented, videos will bear an authentic classification sticker when offered for sale or rent.

Board members, now numbering 32, define content as acceptable or unacceptable for commercial distribution and for specific age groups through close contact with community groups and by researching their concerns and values.

Members took part in nearly 100 public meetings and more than 350 news media interviews during the year to assess specific areas of public interest and to explain the board's role.



*Projectionist Bob Cardwell shows off some of the many films that are reviewed and classified by the Theatres Branch.*

A total of 2,572 films were reviewed and approved. Another 73 were approved subject to editing and 31 films were not approved.

Major cable TV companies, schools and libraries made increasing use of the board's criteria to assess suitability for their viewing audiences.

An independent annual report on the operations of the Theatres Branch is available through the branch.

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**Act administered:**  
Theatres Act

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**Director:**  
Mary Brown

# Registration and Statistics

## Companies

The branch incorporates new businesses, registers sole proprietorships, partnerships and style names of corporations and licenses foreign corporations carrying on business in the province.

It also makes information available to the public about businesses in Ontario, such as the names and addresses of directors, officers and partners and the purpose for which the business was established.

Ontario became the first province to treat all Canadian companies equally when the Extra-Provincial Corporations Act came into effect during the year.

Previously, businesses incorporated federally or in Quebec were not required to have an extra-provincial licence when doing business in this province. However, a licence was required by businesses incorporated in the other eight provinces.

The new act removed that discrepancy and, taking the concept of equal treatment one step further, the Corporations Information Act was amended to provide for uniformity in the filing of corporate information by Canadian business corporations.

Foreign corporations continue to be required to obtain an extra-provincial licence to carry on business in Ontario.

New incorporations amounted to more than 32,000, up by nearly eight per cent. Registration of sole proprietorships and partnerships, including business names and styles, totalled more than 103,000, an increase of nearly 11 per cent.

There are now approximately 357,000 active corporations and 465,000 active sole proprietorships, partnerships and business names or styles registered.

The public conducted more than 280,000 searches of corporate records and 101,000 searches of sole proprietorships, partnerships and style name records.

In an effort to ease overcrowding and provide a more comfortable, business-like environment at the main branch office in Toronto, the public area was doubled in size and redesigned to improve service.

Beyond Toronto, over-the-counter corporation service was expanded to Hamilton and Sault Ste. Marie, bringing the total number of such centres to nine.

The branch also co-operated with the provincial Ministry of Industry and Trade in an informational program to encourage small business. Registrants of sole proprietorships and partnerships were provided with free copies of *Starting a Small Business in Ontario*.

A feasibility study was launched to determine the benefits of computerizing the public files.

### Acts administered:

Business Corporations Act, 1982  
Corporation Securities Registration Act  
Corporations Act  
Corporations Information Act  
Extra-Provincial Corporations Act, 1984  
Limited Partnerships Act  
Partnerships Act  
Partnerships Registration Act

### Director:

E.J. Wells



*Companies Branch provides facilities from which the public can determine background information on companies registered to operate in Ontario. Microfiche records can be reviewed on screens like this one to reveal such data as the address of the company, its date of incorporation and the last time it filed information regarding its directors and officers.*





*Individuals registering a new business can check the ministry's listings to ensure that the name they have chosen is not already in use. The listings are also used to determine if an organization operating in Ontario is registered as a business.*

## Property Rights

The division maintains records of all registered land transactions through its 65 land registry offices and records liens and securities registered against personal property. The division consists of three main branches: Real Property Registration, Personal Property Security Registration, Legal and Survey Standards. The Land Registration Improvement Project, which will computerize the land registration system, is also a responsibility.

**R** eal Property Registration Branch, which maintains a variety of records relating to ownership and encumbrances on real property, registered more than 1.2 million mortgages, deeds and other documents. Although this was somewhat below the record established a year earlier, the level of registrations remains high.

The Land Registration Reform Act, passed during the year, permits the use of new and simplified legal documents, a computerized property mapping system and a computerized index system in the land registration system of Ontario. The Oxford County registry office at Woodstock has served as a prototype office for these new initiatives.

New standard registration forms were introduced province-wide on April 1, 1985. They are intended to streamline document preparation and registration and to facilitate future conversion to computerized records in the land registration system. Extensive preparations were made to explain the new forms to users — primarily the legal profession — and to staff. More than 12,000 persons attended 100 meetings at 62 locations.

French language forms were made available in five designated areas on a pilot basis.

A user guide, developed to assist clients in the completion and use of the new forms, is offered for sale through the private publishing sector.

Regional administrative offices were opened in London and Newmarket, completing current plans to decentralize general management and administrative aspects of the program.

Services under the Personal Property Security Act were extended to the Newmarket land registry office, bringing to 49 the number of offices providing this essential service. Company incorporation services were extended to the Hamilton and Sault Ste. Marie offices. Ottawa became the fifth land registry office to be equipped with a self-serve document microfilm system.

The three very large Toronto offices were relocated to



new quarters at the Atrium on Bay from their former location at city hall.

A special improvement project to rule out mortgages and their associated discharges from abstract books was started in the Toronto city and Toronto boroughs registry offices. By year-end, more than 1.5 million entries have been ruled out. This improvement, when complete, will not only assist the public and staff in these offices but will reduce the rapidly growing demand for storage space.

The Legal and Survey Standards Branch, responsible for the legal quality of land registration records in the province, confirms the location of boundary lines that have been lost or obliterated and provides quality control for surveys, plans and descriptions in land registry offices.

A pilot project studying the deferred "monumentation" of plans of subdivision (permitting lot lines to be marked following layout of the subdivision) was undertaken in co-operation with the Ministry of Municipal Affairs and Housing, the Ministry of Natural Resources and the Association of Ontario Land Surveyors. This project involved five subdivisions in the city of Mississauga.

In-depth audits of both land titles and registry offices continued, promoting a higher standard of accuracy and uniformity of procedures.

The Personal Property Security Registration Branch processed more than 1.3 million registrations and handled 675,000 inquiries through its personal property security registration system, which enables a lender who has lent money on the security of personal property to register a notice of its security interest ("lien"). Potential buyers or lenders can check the system to determine whether the personal property is free and clear.

A report of the minister's advisory committee on the Personal Property Security Act, recommending repeal of

the Corporation Securities Registration Act and integration of existing registrations under that act into the personal property security registration system, was released.

Preliminary analysis started on the total redevelopment of the PPSR system to accommodate the new legislation and to take advantage of technological advances that have developed since the system was designed more than 10 years ago.

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**Acts administered:**

Bills of Sale Act  
Boundaries Act  
Certification of Titles Act  
Condominium Act  
Land Titles Act  
Personal Property Security Act  
Registry Act  
Land Registration Reform Act

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**Provincial Property Registrar:**

B.F. Webber

**Director of Real Property Registration Branch:**

R.A. Logan

**Director of Personal Property Security Branch:**

P.L. Preager (Acting)

**Director of Legal & Survey Standards Branch and Registrar, Personal Property Security Registration Branch:**

T.M. Rundle

**Director of Land Registration Improvement Project:**

N.K. Harris



*Steve Wong operates the dual-screened property mapping workstation in the Property Rights Division's Land Registration Improvement Project. Under the name POLARIS, the project endeavors to facilitate retrieval of information regarding land ownership in Ontario.*

# Office of the Registrar General

The Office of the Registrar General is the central gathering agency for vital statistics in Ontario. In addition to providing the record of vital events, the information gathered is coded and collated and provided in statistical form to groups such as the medical profession, environmentalists, epidemiologists, municipal planners, occupational health researchers, and to Statistics Canada.

The data can be invaluable in efforts such as forecasting school requirements and determining common denominators in causes of death.

**B**irths, marriages and deaths all showed small increases over the previous year but the number of divorces declined slightly for the third consecutive year.(See table.)

Final figures for the last year will not be confirmed until later so that the delayed registrations that occur in the current year can be included.

Analysis of statistics for the past four years showed that fewer births occur in January and February, more than 60 per cent of marriages take place between May and September, and the number of deaths is consistent on a month to month basis.

Analysis of the names chosen by parents for their children showed that the most popular names were Jennifer and Michael.

With the exception of a change of name through marriage, more than 2,500 surname changes were recorded, a 15 per cent increase.

Increasing interest in genealogical research during recent years continued last year as more people began to trace their "roots." Nearly 10,000 searches of records, which date back to 1869, were made, an increase of more than 10 per cent.

Although births registered since 1930, marriages since 1979 and deaths since 1980, can be searched by computer, a manual search must be made for information in the earlier records.

The Office of the Registrar General also registers clergy authorized to solemnize marriages and has 17,000 clergy registered.

The Marriage Act allows marriages by "banns" as well as by marriage licences and the ORG last year recorded

more than 9,000 such marriages of the more than 72,000 marriages registered.

During the 1984 calendar year, the office issued more than 400,000 certificates, certified copies, genealogical statements and similar documents. Revenues totalled \$3.5 million, mostly in fees for certificates and searches.

### Acts administered:

Marriage Act  
Vital Statistics Act

### Deputy Registrar General:

R.E. Drapkin

(Under the Vital Statistics Act, the Minister of Consumer and Commercial Relations is the Registrar General.)

	1984	1983	1982
Births	133,612	129,791	128,050
Deaths	66,004	65,977	65,068
Stillbirths	1,811	1,948	1,964
Marriages	72,906	71,893	72,728
Divorces	22,478	23,976	24,975

*Figures are for the 1984 calendar year*

## Legal Services

Legal Services prepared several new pieces of legislation and more than 50 new and amended regulations to existing acts.

Legislation given royal assent and proclaimed during the year in whole or in part:

**Ministry of Consumer and Commercial Relations Amendment Act**, to permit exchange between ministry branches of confidential information if a criminal offence, such as fraud, is suspected. It also allows information to be given to police under such circumstances. The amendments also spelled out the structure and role of the Commercial Registration Appeal Tribunal, now merged with the Liquor Licence Appeal Tribunal.

**Theatres Amendment Act**, to extend classification and approval of commercially distributed videos and to license video retailers and distributors. It also changed the name of the Ontario Censor Board to Film Review Board of Ontario and increased the number of appointees.

**Liquor Licence Amendment Act**, to prohibit licence applicants from making a further application within two years of refusal of an application following a public hearing. The waiting period can, however, be waived if the board believes there have been substantial changes in circumstances.

Other amendments merged the Liquor Licence Appeal Tribunal with the Commercial Registration Appeal Tribunal and gave authority to the board to make other forms of identification, such as a passport, acceptable for proof of age.

**Wine Content Amendment Act**, to expand the definition of Ontario wine to include wine made from a combination of Ontario apples and imported apple juice for the making of cider.

**Extra-Provincial Corporations Act**, to remove anomalies in the treatment of Canadian-registered companies doing business in Ontario. Previously, companies registered federally, by virtue of the constitution, and those registered in Quebec, by virtue of special mutual agreements, were not required to have an extra-provincial licence when doing business in Ontario. However, companies registered in the other eight provinces were.

**Corporations Information Amendment Act**, to take the concept of equal treatment one step further and bring uniformity in the filing of corporate information.

**Land Registration Reform Act**, to permit the use of simplified and standardized documents and a computerized mapping system and index.

**Residential Complexes Financing Costs Restraint Act**, extended for a further 12 months, limiting the portion of a rent increase attributable to increased financing costs as a result of a purchase of a residential complex.

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**Director:**  
Ed Ciemiega, Q.C.

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# Policy and Planning

A wide range of research and analysis projects was undertaken as the Policy and Planning Branch continued to keep the ministry up to date and responsive to the changing needs of society.

Included was a one-day conference for ministry personnel at which socio-economic developments affecting the ministry were examined.

The policy and planning group prepared discussion papers and data on subjects as diverse as the aging of the population, increasing urbanization and the impact of technological advances.

The group's research section also contributed to the work of an implementation committee for a proposed insurance exchange, the Cabinet Committee on Administered Prices and the Ontario Native Council on Justice. Extensive support for a task force report on the province's horse racing industry was also provided.

Another major endeavor was the monitoring of food prices in 34 communities across the province, analyzing trends and comparisons and investigating complaints.

The group's policy analysis section, which co-ordinates the ministry's policy submissions to Cabinet and liaises with the Cabinet Office and Cabinet justice committee, took part in several inter-ministry study committees.

These included committees on the Commission of Inquiry into Residential Tenancies and on proposed federal legislation in such areas as competition policy, bankruptcy, pharmaceutical patents, food standards and copyright.

## ■ French Language Services

Services in French were more widely used during the year as the ministry geared up its French language program under the guidance of its co-ordinator of French language services.

French-speaking community groups received an increased number of consumer awareness and public safety workshops, while French-language news media requested greater communication in French. More employees took part in French language training to increase the availability of services in both languages.

**Some Highlights:** Translation of nearly 100 forms used by the public, bringing the total translated so far to nearly 400 or more than 50 per cent. Almost all public forms used at the Office of the Registrar General are now bilingual and newly translated forms at Companies Branch permit business incorporation in French.

Translation of acts administered by the ministry continued this year. Two more consumer awareness brochures were made available in French: *Consumer Reporting Act* and *Guide to Ministry Services*. A weekly newspaper column on consumer topics initiated for free distribution to more than 300 newspapers in the province, was also provided in translated form to French language news media by the Communications Branch.

Preparation began on a French language version of the successful *Consumers: Start Young!* storybook for pre-schoolers. The ministry took part in and contributed financially to a TVOntario French language consumer awareness program. A public safety campaign about the need for inspection of propane-powered vehicles was conducted in both languages.

The full text of the interim report of the Ontario Task Force on Financial Institutions and the phase one report of the Commission of Inquiry into Residential Tenancies were made available in French. In similar cases previously, only partial translations were offered.

Most exterior signs on ministry buildings in areas serving French language communities, including LCBO stores, were put in place before year-end.

The first French speaking member of the Ontario Film Review Board was appointed. The first bilingual inspector was also appointed to the credit unions branch.

The Residential Tenancy Commission began to hold hearings in French on request and to issue decisions and findings in that language.

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## Director:

B.D. Tocher



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## Support Services

Support Services Division provides comprehensive administrative and technical support to the ministry and most of its agencies, boards and commissions. There are five branches: Personnel Services, Finance and Administrative Services, Internal Audit, Systems Services, Communications Services.

Through the office of the executive director, the division is also responsible for enhancing the working relationships with most of the agencies, boards and commissions reporting to the minister. This ensures a high level of support services is available to them.

**P**ersonnel Services Branch provides a complete consultative service in personnel matters and is responsible for payroll and benefits administration. Support for initiatives to improve employee relations continued through the establishment of two employee relations committees at division level. Development of a joint union-management education program promoted better understanding of issues of mutual concern.

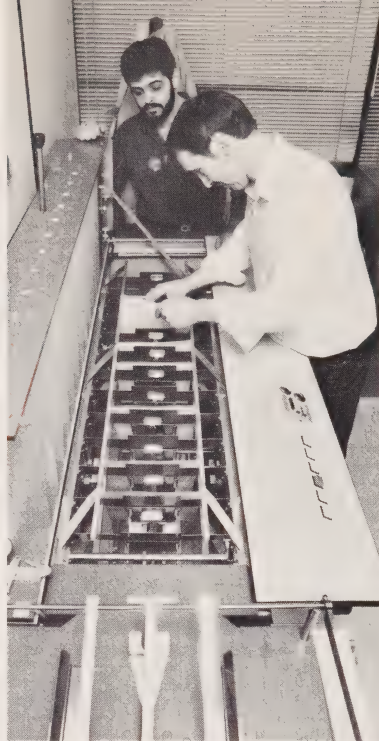
The branch was also instrumental in setting up a ministry-wide human resources advisory committee to recommend a framework and give future direction to the human resource planning and development process.

Some 500 ministry employees attended management training and development seminars and courses.

The annual two-day Affirmative Action conference was held for regional staff to provide opportunities for skills development and information about career opportunities for women.

System Services Branch supported Affirmative Action through a training program developed for women who demonstrate an aptitude for analytical work. The program, expanded to permit participation by other ministries and agencies, consists of a six-month apprenticeship in systems analysis for qualified candidates.

Participating in Affirmative Action is only one of the ways Systems Services supports the ministry. The branch is responsible for providing services to ministry programs for all aspects of information technology, from needs analysis to development and installation of equipment. Keeping up to date on the rapid advances in information technology, the branch is responsible for maintaining existing systems in good working order and safeguarding the ministry's investment in information technology with appropriate security.



*The Copy Centre is just one facility available to the ministry through the Support Services Division. Here, Bruno Anneschiarico looks on as Wayne Anthony operates a collator/sticher.*

The branch was instrumental in installing a shared word processing system supplying all the functions of integrated office automation, end-user computing and shared facilities where possible by communications links.

A number of major analysis and development projects were completed in the Property Rights, Technical Standards and Financial Institutions divisions and at the Pension Commission of Ontario and Companies Branch.

The Finance and Administrative Services Branch provides financial management, planning, reporting and control systems. Its planning and budgeting sections were merged and a "portfolio" approach developed, assigning a regular client group to planning and budgeting analysts.

In addition to improving service, this approach will create awareness by program personnel of their responsibilities in meeting requests by the government's central agencies, such as Treasury and Management Board.

The expenditure and revenue accounting section continued to maintain a balance between service and control functions. It assisted in the collection of more than \$900 million in revenue and ensured the prompt payment of approximately \$25 million to 5,000 suppliers of goods and services.

The administrative services section relocated four land registry offices, two offices of the Residential Tenancy Commission and Property Rights' bookbinding unit to larger, more suitable locations for improved customer service and staff morale. Accommodation for six new program offices was also arranged.

After more than 2,000 forms in use at the ministry were reviewed to ensure compliance with the Human Rights Code, 52 were revised and more than 200 updated. More than 100 used by the public were changed to a bilingual format.

Internal Audit Branch reviews and appraises operational, financial and administrative programs to ensure efficient and economic use of resources, adequate controls and compliance with legislation and directives. Consistency in formal responses to requests for provincial audit reports is also ensured by the branch.

Among the nearly 30 audits completed were included comprehensive, value-for-money program reviews, as well as audits of electronic data processing and financial and administrative activities.

The branch also responded to requests for special investigations and critiques of draft policies and regulations.

## ■ Consumer Awareness

A cornerstone of the ministry's consumer information program is a belief that education is the best way to improve consumers' experience in the marketplace.

Communications Services Branch is responsible for media information, public relations and advertising. More than 380,000 brochures were distributed during the year, offering advice on various consumer topics. How to buy a

used car, how to hire trades people for home repairs, and what is involved in getting a refund or exchange were just some issues covered.

Similar issues were covered in Consumer Beats, a regular consumer-awareness newspaper column prepared by the branch. Distributed free to the more than 300 weekly newspapers in Ontario and to other journalists interested in consumer affairs, the column met with great success. Many newspapers are using it on a regular basis. A total of 26 columns were produced.

Communications issued more than 60 news releases and received more than 2,850 calls from the news media. While much of this activity concerned consumer issues, considerable effort involved the regulatory work of the ministry. Publication of special reports of advisory committees, task forces, commissions of inquiry and draft legislation were some of the topics on which information was requested.

The branch's Consumer Information Centre handled more than 120,000 inquiries, either by phone, through the mail, or in person at its storefront operation at 555 Yonge Street in Toronto.

In addition to 23 workshops offered to teachers and community educators, the centre's outreach program had another busy year. A major project successfully launched was a preschool consumer education kit titled *Consumers: Start Young!* consisting of a teacher's manual, resource book, cassette and storybook.

As in the past, the library provided a variety of services and materials to support ministry programs and assist ministry staff, as well as consumer educators in Ontario.

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### **Executive Director:**

Helen Vanner

### **Director of Internal Audit:**

John Macpherson

### **Director of Finance and Administrative Services:**

D.H. Rivet

### **Director of Personnel Services Branch:**

D.S. Nagel

### **Director of Systems Services:**

Werner Nuss

### **Director of Communications Services:**

Ab Campion

# **A**gencies, **B**oards and **C**ommissions

## **Commercial Registration Appeal Tribunal**

The tribunal provides an independent forum for individuals and companies to appeal decisions by officials of the ministry. Decisions of certain agencies and boards responsible for licensing and registering certain types of regulated businesses can also be appealed before the tribunal.

Its jurisdiction covers matters of issuance, suspension, revocation, renewal of licences, and cease-and-desist orders involving unfair business practices. Consumer reporting agencies, real estate brokers and salesmen, mortgage brokers, automobile dealers and salesmen, collection agencies, homebuilders and travel agencies and wholesalers can appeal to the tribunal.

Hearings under the Ontario New Home Warranties Plan Act and the Travel Industry Act are also held by the tribunal to consider appeals of decisions regarding compensation fund claims.

**A**ppeals considered during the year included the case of a homebuilder who took \$210,000 in deposits for new homes that were never built, causing 22 home buyers considerable distress over a 12-month period as closing dates came and went.

The builder requested the hearing to appeal a proposal of the Ontario New Home Warranty Program to revoke his registration under the Ontario New Home Warranties Plan Act. Unregistered builders and vendors cannot legally build or sell homes in Ontario.

The tribunal found the builder had contravened requirements of the act and that revocation of his registration should proceed.

(The home buyers were compensated out of a compensation fund administered by the Ontario New Home Warranty Program, which then launched legal action to recover the money.)

Written decisions and rulings were rendered in 104 cases, 116 were settled without formal hearings and 282 were in progress at the end of the year. A review of the tribunal's decisions is published each year.

Early in the year the Liquor Licence Appeal Tribunal, which hears appeals of decisions by the Liquor Licence Board of Ontario, was merged with the Commercial Registration Appeal Tribunal.

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### **Acts giving jurisdiction to the tribunal:**

Bailiffs Act  
Business Practices Act  
Collection Agencies Act  
Consumer Protection Act  
Consumer Reporting Act  
Credit Unions and Caisses Populaires Act  
Discriminatory Business Practices Act  
Liquor Licence Act  
Mortgage Brokers Act  
Motor Vehicle Dealers Act  
Ontario New Home Warranties Plan Act  
Paperback and Periodical Distributors Act  
Real Estate and Business Brokers Act  
Travel Industry Act  
Upholstered and Stuffed Articles Act

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### **Chairman:**

John Yaremko, Q.C.

# Liquor Control Board of Ontario

Formed in 1927 and established as a crown corporation in 1975, the board controls the sale and transportation of liquor, establishes government liquor stores and purchases products for sale to the public. The board also controls and supervises the marketing methods of liquor manufacturers and tests their products.

**S**ales reached \$1.6 billion in 1984-85 compared with \$1.5 billion the previous year and net income exceeded \$600 million for the first time, compared with \$542 million a year earlier.

Sales at Brewers' Retail stores totalled \$1.1 billion and sales at stores operated by wineries amounted to \$43 million.

Details are available in a separate annual report published by the LCBO.

Eight new LCBO stores were opened during the year, bringing the total to 610. Three were relocated to provide more attractive retail space and 12 were converted from counter-style operations to self-serve.

Self-serve stores now account for more than four out of five stores.

Many stores participated in Ontario Bicentennial celebrations by featuring selected Ontario wines in special end-of-aisle displays. Plans were developed to stage more in-store promotions for Canadian distilleries and wineries.

Plans were approved for relocation of the Ottawa rare wines and spirits store to the Rideau Centre development. New rare wines and spirits outlets at the York Mills shopping centre in Metro Toronto and Sherwood Forest Village in Mississauga also reached the approved planning stage.

Early in 1985, the board increased imports of U.S. and overseas beer when a labor dispute closed major breweries in the province for four weeks.

The move was in response to public demands for continuation of beer supplies and from bar and restaurant owners threatened with business losses and employee layoffs.

Supplies of American beer imported specifically to meet shortages caused by the dispute were sold off quickly at discounted prices when the dispute was settled and the breweries resumed production.

An independent annual report on the operations of the Liquor Control Board of Ontario is available through the board.

## Act administered:

Liquor Control Act

## Product Listings

Total general listings	2,527
Rare wines and spirits listings	544
Duty-free listings	56
Total LCBO listings	3,127
<i>As of March 1985</i>	

## Chairman:

J.W. Ackroyd

## Executive Vice-President of Administration:

F.A. MacInnis

## Executive Vice-President of Operations:

D.H. Jackman



*All wines distributed in Ontario are regularly inspected by the LCBO's professional wine tasters to ensure that a high level of quality is maintained.*



# Liquor Licence Board of Ontario

The board licenses and regulates people and premises involved in the sale of beer, wine or spirits. Established in 1946 and re-organized as a crown corporation in 1975, the LLBO also monitors all forms of alcoholic beverage advertising, licenses manufacturers of beer, wine and spirits, and issues Ontario Photo Cards.

Under a new program launched this year, new licensees and those seeking a variation in their licence are now required to attend a two-hour information seminar.

The program was designed to give licensees a clear understanding of what the law requires and to help them to comply with the regulations. Licensees attending the seminar are given a booklet explaining liquor regulations in layman's terms.

At year's end, almost 2,500 licensees and staff had attended 118 seminars.

Regulations were amended to prohibit short-term price variations, commonly known as "happy hours." An exception was allowed for those business hours when live entertainment may justify a higher price being charged.

The happy hour ban was in response to growing concern about drinking and driving and was supported by many groups, including the hospitality industry.

The Liquor Licence Act was amended to prohibit individuals from re-applying for a licence at the same location within two years of a refusal. However, the board can waive the waiting period if satisfied there has been a significant change in circumstances.

Other amendments gave the board authority to accept alternative forms of proof-of-age, such as passports.

The definition of Ontario wine was expanded to include cider made from a combination of Ontario apples and imported apple juice.

The board collected more than \$252 million in revenue, primarily in the form of gallonage fees paid by licensees.

More than 10,000 annual inspections and 26,000 spot checks were made and more than 68,000 Ontario Photo Cards issued, bringing the number issued to date to nearly 600,000. More than 160,000 special occasion permits were granted.

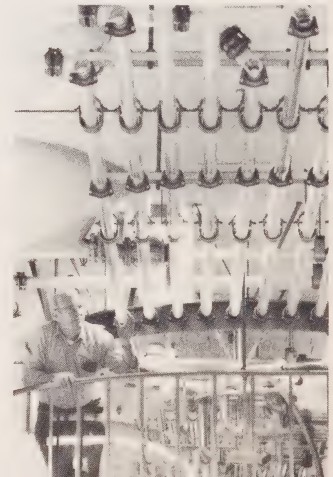
**Act administered:**  
Liquor Licence Act

**Chairman:**  
Willis L. Blair

**Executive Director:**  
John Flowers

	1984-85	1983-84
<b>\$ in Millions</b>		
Revenue	\$252.7	\$236.2
Expenses	7.0	6.5
Total licensed establishments	10,937	10,286
Hearings	283	276
Licences suspended	50	63
Licences revoked	159	154

Although they appear to be emanating light in this picture, the eight pyrex tubes shown here actually contain alcohol. They are among a series of 36 90-inch tubes connected to an eight-foot circle of stainless steel to create one of the LCBO's selector rings. The equipment blends liquor while conveying it from the mixing room to the filling machines where it is bottled.



# Ontario Racing Commission

The seven-member commission endeavors to ensure the fair and safe operation of Ontario's race tracks by licensing, regulating and co-ordinating many aspects of the industry.

The Racing Commission Act gives authority to license all participants, set race dates, deal with industry matters as they occur and take disciplinary action when necessary. However, Agriculture Canada is responsible for parimutuel betting, the testing of horses for prohibited substances (with certain powers delegated to the commission) and the monitoring of races by video.

The racing industry employs more than 30,000 people, directly or indirectly, making it a very important source of employment in the province.

**W**ith 21 race tracks and more than 1,800 race dates, the Ontario Racing Commission supervises one of the largest racing jurisdictions in North America. Last year wagering topped \$826.5 million on standardbred, thoroughbred and quarter horse racing.

Attendance was more than six million and revenue for the provincial government amounted to \$61.3 million, of which \$19.8 million was rebated to the industry in supplemental purse grants, equine research grants and the Ontario Sires Stakes program.

Ontario-bred horses won \$169,000 of the \$200,000 in purses at the second running of the Quebec/Ontario Sires Stakes Challenge, bettering the previous year's \$156,000.

The average price paid for standardbred and thoroughbred yearlings continued its upward trend.

Increased computerization has improved access to information on participants in the Ontario Sires Stakes program with a direct-line hookup to the breed's registering body.

In early 1985 the thoroughbred industry was granted an increased number of late afternoon post times.

Concern by Ontario harness horsemen that their traditional evening racing was being threatened brought about a 26-day shutdown of standardbred racing in Toronto and a six-day boycott of eight other tracks.

With negotiations at an impasse, the Premier's Office intervened and an agreement was reached over the conten-

tious issues. Part of the settlement included the formation of a three-member committee headed by the Hon. Frank Drea to look into issues of mutual concern for both standardbred and thoroughbred interests.

Diligent supervision of tests to curb drug and alcohol abuse proved successful — laboratory tests uncovered 50 incidents of horses given restricted substances, down from 77 the previous year.

Breathalyzer testing of human participants directly involved with horses was carried out on a random basis. Plans were developed to test all participants at every supervised raceway on every race day, contributing to safety on the track and a positive image of the sport off the track.

An independent annual report on the operations of the Ontario Racing Commission is available through the commission.

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**Act administered:**  
Racing Commission Act

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**Chairman:**  
T.E. Yates

**Director:**  
W.R. McDonnell



*The Ontario Racing Commission's support of the province's standardbred racing industry has helped to encourage foreign investment in Ontario. Buyers from many countries have purchased Ontario-bred horses and trained them here as well.*

# Ontario Securities Commission

The Ontario Securities Commission, a two-tiered administrative agency comprised of a tribunal and a permanent staff, is charged with promoting investor confidence in capital markets and with encouraging the formation of capital.

The tribunal is made up of the chairman and vice-chairman and seven part-time commissioners. Headed by a director, the staff operation is made up of four operating branches: Corporate Finance, Enforcement and Market Regulation, Registration and Commodity Futures.

The OSC assesses the honesty and reputation of those carrying on business in the securities and commodity futures markets and enforces minimum standards of conduct. Eligibility for exemption from disclosure requirements is assessed and offering documents are reviewed for compliance with statutes and policies.

The commission oversees and monitors the activities of self-regulating organizations such as the Toronto Stock Exchange and the Toronto Futures Exchange.

A series of well-publicized takeover bids thrust the OSC into the media spotlight in early 1985. However, there were a number of other significant initiatives and activities undertaken by the commission during the year.

The commission held 39 hearings and public meetings, the most significant being a review of restrictions on foreign ownership of securities companies and ownership by non-securities interests.

Representatives of major Canadian stock exchanges, financial institutions, investment dealers, public corporations and interested Canadian and foreign individuals participated in the review, which included extensive written submissions and three weeks of public meetings.

The report of the commission made recommendations for major changes in criteria for entry into and ownership in the Ontario securities industry by non-residents, financial institutions and other corporations and individuals not now involved in the industry.

In its report, the commission adopted what it termed a

free market approach limited by certain over-riding public policy considerations.

The commission also acted during the year to protect the interests of Ontario investors in the proliferation of new or complex investment instruments. Rulings and policy statements specifying disclosure and other requirements, for example, were issued for non-voting shares and zero-coupon or "strip" bonds.

The commission also worked for increased uniformity and simplification of the regulatory system for the benefit of all participants in the market. For instance, after a public hearing, the commission issued a Recognized Options Rationalization Order in respect of exchange-traded options. Co-ordinated with securities administrators across Canada, the resulting national rationalized trading scheme recognized options cleared through recognized clearing corporations, accompanied by generic summary disclosure statements.

Commission staff reviewed 533 offering documents and approved the issue of securities worth in excess of \$7 billion, an increase of six per cent over the previous year.

Relaxation of capital requirements and elimination of the earnings test for issuers using the Prompt Offering Prospectus ("POP") system improved access to capital for large reporting issuers.

## ■ Legislation

The Securities Act was amended to require the federal and all provincial governments, crown corporations and crown agencies to comply with legislation in the same manner as any other investors, subject to certain constitutional exemptions.

The OSC took a leadership role in co-ordinating a review by all major Canadian securities administrators of takeover bid legislation, dealing with revisions to the rules governing takeover bids and issuer bids. The resulting bill received first reading in December.

The commission hosted the ninth annual International Conference of Securities Commissions and Similar Organizations. Representatives and observers from 32 countries and from all Canadian provinces and territories attended.

Topics included international co-ordination of securities regulation, integration of financial services and current developments in securities markets. The report of conference proceedings is being produced in English, French, Spanish and Portuguese for international distribution.

The commission maintains close contact with securities administrators in other jurisdictions and regularly seeks the views of industry through advisory bodies, the newest of which — the securities advisory committee — is comprised of members of the legal profession.

Two other advisory bodies address commodity futures and financial disclosure.



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**Acts administered:**

Commodity Futures Act  
Deposits Regulation Act  
Securities Act  
Toronto Futures Exchange Act  
Toronto Stock Exchange Act

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**Commission Chairman:**

Peter J. Dey, Q.C.

**Commission Chairman-designate**

Stanley M. Beck, Q.C.

**Vice-Chairman:**

Charles R.B. Salter, Q.C.

**Director:**

Ermanno Pascutto

**Deputy Director of Registration:**

C.E. Goad

**Associate Director of Finance & Administration:**

Shirley Jagt

**Deputy Director of Enforcement:**

John F. Leybourne

**Deputy Director of Corporate Finance:**

Robert E. Steen

**Deputy Director of Commodity Futures:**

David D. Walters

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## Pension Commission of Ontario

The broad mandate of the commission is to promote the establishment, extension and improvement of pension plans in Ontario. More specifically, the commission accepts plans for registration, monitors the funding of such plans and cancels certificates of registration if they fail to comply with requirements of the Pension Benefits Act and its regulations.

The commission also administers the Pension Benefits Guarantee Fund, established in 1980 in response to concerns about the status of employees affected by plant closures and whose employer-sponsored plans were not fully funded at wind-up.

Ontario is the only province in Canada with such a fund. Only four countries in the world offer this protection.

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**I**t was a busy year, highlighted by growing interest among workers in their pension plans and an expansion of the commission's role beyond regulation to include help and advice to both workers and those involved in the pension industry.

This heightened interest includes recognition that pensions are really deferred compensation, that workers' increased mobility requires some form of plan portability, and that economic uncertainty increases the need for pension protection.

New legislation also requires more information be given to plan members. With further legislation and improved standards likely, the commission expects to be called upon even more, fulfilling a role stressing education, consultation and communication.

Activities during the year included:

- a seminar to help industry, unions, lawyers and financial institutions in their dealings with the commission;
- assisting employees whose company had sold its Canadian operations and allowed the collective bargaining agreement to expire, leaving the status of pension funds in doubt;
- assisting a financially-troubled company in a debt restructuring program allowing the pension plan to continue;
- assuming control of pension plans and their administration for the purpose of distributing assets on wind-up;
- publicizing operating rules and clarifying regulations by way of public bulletins;



meeting with individual consulting firms to counsel and assist in specific areas of interest.

The commission responded to more than 21,000 inquiries, registered 1,139 new plans covering 32,154 employees and approved wind-up and distribution of assets for approximately 384 terminated plans. Actuarial reports and cost certificates were processed and examined for 6,000 plans and more than 8,200 plans registered with the commission were monitored.

Applications during the year for registration of new plans totalled 1,020, indicating continuing and strong interest in pensions.

The commission approved a refund of surplus assets of \$176-million to 70 currently active plans and \$72-million for 74 wound-up plans. In the case of active plans, the refunds were used primarily to reduce company debt or to finance expansion programs.

### ■ Guarantee Fund

During the past year, the Pension Benefits Guarantee Fund paid out nearly \$2-million to workers at bankrupt CCM Inc. and Damas and Smith Ltd.

In the case of CCM, the commission acted as the plan's administrator and was successful in recovering \$216,000 from the estate. Similar action was being pursued regarding Damas and Smith Ltd.

As for the assets of the fund, the financing formula continued to support guaranteed benefits and the fiscal year closing balance was in excess of \$3 million.

To make investment decisions and to maximize earnings, the commission invited financial institutions and brokerage houses to compete for this business. Royal Trust was selected as custodian and Hodgson, Robertson, Laing as investment manager.

These companies act as agents only with complete control of overall investment policy remaining with the commission.

### ■ Pension Reform

Several meetings at the ministerial level were held during the year to develop a consensus among the provinces for a uniform set of pension laws to apply across Canada.

Many issues were resolved and an announcement of the final position is anticipated in the near future.

### ■ Special Studies

In response to growing public demand for information on the funded status of plans, the commission released two studies. One examined the funded status of large defined-benefit plans registered with the commission, the second examined the actuarial assumptions and methods used in developing plan costs.

### ■ Discussion Paper

As a member of the Canadian Association of Pension Supervisory Authorities (CAPSA), the commission participated in efforts to resolve uniformity issues. A CAPSA discussion paper on uniform investing regulations was released inviting comments from interested parties.

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**Act administered:**  
Pension Benefits Act

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**Commission Chairman:**  
J.C. Maynard

**Superintendent of Pensions:**  
G.P. Salamat

# Residential Tenancy Commission

The RTC was established in 1979 to administer the province's rent review program, which limits rent increases on certain residential properties.

Landlords are required to obtain the Residential Tenancy Commission's approval for increases exceeding six per cent, while tenants can appeal any increase, including those within the limit. Tenants paying increases judged improper can apply for a rebate.

**F**ollowing extensive deliberations, a government-appointed Commission of Inquiry into Residential Tenancies presented its phase one report containing 65 recommendations for improvements and changes in the rent review system.

This included commissioning 16 research papers on various aspects of rent review and some 80 days of public hearings involving 120 written submissions and the testimony of 140 witnesses.

Phase two of the inquiry is looking at the objectives of rent regulations, ways of achieving those objectives and developing means of assessing the practical difficulties likely to be encountered.

The government announced planned legislation to strengthen the voice of both tenants and landlords on the Residential Tenancy Commission. Several new initiatives, including a four per cent limit on increases and greater incentives for landlords, were also announced.

The Residential Complexes Financing Costs Restraint

Act was extended for another year, to the end of 1985. The act limits to a maximum of five per cent the portion of an increase attributable to increased financing costs as a result of the purchase of a residential complex.

Six landlords were convicted during the year for rent review violations. Four were convicted of breaching Residential Tenancy Commission orders limiting rent increases and were fined amounts between \$1,000 and \$7,500.

Two were found in contempt of the commission, one for continuing contravention of Residential Tenancy Commission orders restricting rent increases, the other for refusing to provide information and give testimony. In the first case the landlord was fined \$20,000 and in the second the landlord agreed to co-operate and there was no fine.

The number of landlords seeking increases exceeding six per cent continued to fall, as did the number of tenants appealing proposed increases. The number of tenants seeking rent rebates was up slightly. (See table).

The average rental increase permitted was 10 per cent, although requests averaged nearly 16 per cent. Rebates averaged \$757 for a total for the year of more than \$1.24 million, up slightly from last year.

The Residential Tenancy Commission handled more than 300,000 inquiries and successfully mediated more than 2,000 tenant-landlord rent disputes without formal hearings.

An independent annual report on the operations of the Residential Tenancy Commission is available through the commission.

Activities	1984-85	1983-84
Landlord initiated applications	1,793	2,074
Number of rental units involved	58,043	76,839
Average increase granted	10.03%	10.59%
Average increase requested	15.95%	19.68%
Tenant initiated reviews		
Rent reduction applications	550	852
Rebate applications	3,336	3,135
Total rebates granted	\$1,281,127	\$1,168,792
Average rebate granted	\$757	\$591
Appeals filed	535	798
Inquiries answered re Residential Tenancies Act and Landlord and Tenant Act	305,788	311,881

## Acts administered:

Residential Tenancies Act

Residential Complexes Financing Costs Restraint Act

## Chief Tenancy Commissioner:

P.C. Williams



*Through many hearings requested by both landlords and tenants in Ontario, the Residential Tenancy Commission endeavored to maintain rent increases at an equitable level.*

# Independent Agencies

In addition to the boards and commissions reporting directly to the minister, there are several agencies which operate independently under ministry legislation.

■ **The Facility Association** is an insurance industry organization which maintains a residual market insurance pool to provide automobile insurance for drivers having difficulty obtaining insurance, usually because of age or driving record.

It reports through the Superintendent of Insurance under the Compulsory Automobile Insurance Act and publishes its own annual report.

■ **The Ontario New Home Warranty Program** is supported by the homebuilding industry and covers buyers' deposits and builders' warranties in the event of a builder's failure.

It reports through the ministry's Business Practices Division under the Ontario New Home Warranties Plan Act and publishes its own annual report.

■ **The Ontario Share and Deposit Insurance Corporation** is a self-supporting Ontario crown corporation with the primary role of providing deposit insurance for credit unions and caisses populaires. It publishes its own annual report.

■ **The Registered Insurance Brokers of Ontario (RIBO)** registers and regulates general insurance brokers. (It does not include life-health insurance.)

RIBO reports through the Superintendent of Insurance under the Registered Insurance Brokers Act and publishes its own annual report.

■ **The Travel Industry Act Compensation Fund** is an industry-financed fund which compensates consumers who paid for, but did not receive, travel services because of bankruptcy or other business failure.

The fund reports through the ministry's Business Practices Division under the Travel Industry Act.

# Legislation Administered

The following is a list of acts administered by this ministry.

Apportionment Act  
Assignments and Preferences Act  
Athletics Control Act  
  
Bailiffs Act  
Bills of Sale Act  
Boilers and Pressure Vessels Act  
Boundaries Act  
Bread Sales Act  
Business Corporations Act  
Business Practices Act  
  
Cemeteries Act  
Certification of Titles Act  
Collection Agencies Act  
Commodity Futures Act  
Compulsory Automobile Insurance Act  
Condominium Act  
Consumer Protection Act  
Consumer Protection Bureau Act  
Consumer Reporting Act  
Co-operative Corporations Act  
Corporation Securities Registration Act  
Corporations Act  
Corporations Information Act  
Credit Unions and Caisses Populaires Act  
  
Debt Collectors Act  
Deposits Regulation Act  
Discriminatory Business Practices Act  
  
Egress from Public Buildings Act  
Elevating Devices Act  
Energy Act  
Extra-Provincial Corporations Act  
  
Factors Act  
  
Gas Handling Act  
Guarantee Companies Securities Act  
  
Insurance Act  
Investment Contracts Act  
  
Land Registration Reform Act  
Land Titles Act  
Limited Partnerships Act  
Liquor Control Act  
Liquor Licence Act  
Loan and Trust Corporations Act  
  
Marine Insurance Act  
Marriage Act  
Ministry of Consumer and Commercial Relations Act  
Mortgage Brokers Act  
Motor Vehicle Accident Claims Act  
Motor Vehicle Dealers Act  
  
Ontario Credit Union League Limited Act  
Ontario Deposit Insurance Corporation Act  
Ontario New Home Warranties Plan Act  
Operating Engineers Act  
  
Paperback and Periodical Distributors Act  
Partnerships Act  
Partnerships Registration Act  
Pension Benefits Act  
Personal Property Security Act  
Prearranged Funeral Services Act  
Prepaid Hospital and Medical Services Act  
  
Racing Commission Act  
Real Estate and Business Brokers Act  
Registry Act  
Residential Complex Sales Representation Act  
Registered Insurance Brokers Act  
Residential Complexes Financing Costs Restraint Act  
Residential Tenancies Act  
  
Securities Act  
  
Theatres Act  
Toronto Futures Exchange Act  
Toronto Stock Exchange Act  
Travel Industry Act  
  
Unclaimed Articles Act  
Upholstered and Stuffed Articles Act  
  
Vital Statistics Act  
  
Wine Content Act



# Financial Statements

## Revenues

	1984-1985		1983-1984	
	\$	%	\$	%
Ministry Administration Program	369,039	0.04	255,847	0.03
Commercial Standards Program				
Securities Commission	1,883,025	0.20	1,498,269	0.18
Pension Plans	615,859	0.07	627,805	0.08
Financial Institutions	3,725,477	0.40	1,403,163	0.17
Companies	10,255,166	1.10	9,080,365	1.10
Business Practices	2,104,426	0.23	2,724,778	0.33
<b>Sub-Total</b>	<b>18,583,953</b>	<b>2.00</b>	<b>15,334,380</b>	<b>1.86</b>
Motor Vehicle Accident Claims	10,700,726	1.16	9,858,171	1.20
Security Bonds	318,174	0.03	487,983	0.06
Security Deposit — Foreign Lands	66,000	0.01	119,531	0.01
<b>Total</b>	<b>29,668,853</b>	<b>3.20</b>	<b>25,800,065</b>	<b>3.13</b>
Technical Standards Program				
Operating Engineers	254,234	0.03	240,928	0.03
Pressure Vessels	1,510,429	0.16	1,659,963	0.21
Elevating Devices	1,883,246	0.21	1,997,785	0.24
Fuels Safety	1,246,484	0.13	1,176,617	0.14
Upholstered & Stuffed Articles	228,367	0.02	189,341	0.02
<b>Total</b>	<b>5,122,760</b>	<b>0.55</b>	<b>5,264,634</b>	<b>0.64</b>
Public Entertainment Standards Program				
Regulation of Horse Racing	1,343,823	0.14	1,429,725	0.18
Theatres, Lotteries & Athletics Commissioner	1,128,348	0.12	1,261,722	0.15
<b>Sub-Total</b>	<b>2,472,171</b>	<b>0.26</b>	<b>2,691,447</b>	<b>0.33</b>
Security Deposit — Athletics Commissioner	600	0.00	1,200	0.00
<b>Total</b>	<b>2,472,771</b>	<b>0.26</b>	<b>2,692,647</b>	<b>0.33</b>
Property Rights Program				
Real Property Registration	23,909,596	2.58	23,429,273	2.84
Personal Property Registration	7,370,143	0.79	6,776,219	0.82
<b>Sub-Total</b>	<b>31,279,739</b>	<b>3.37</b>	<b>30,205,492</b>	<b>3.66</b>
P.P.S.R. Assurance Fund	662,329	0.07	574,605	0.07
<b>Total</b>	<b>31,942,068</b>	<b>3.44</b>	<b>30,780,097</b>	<b>3.73</b>
Registrar General Program				
Registrar General	3,506,149	0.38	3,443,699	0.42
<b>Total</b>	<b>3,506,149</b>	<b>0.38</b>	<b>3,443,699</b>	<b>0.42</b>
Liquor Licence Program				
Liquor Licence Board	252,739,250	27.24	236,239,520	28.65
<b>Total</b>	<b>252,739,250</b>	<b>27.24</b>	<b>236,239,520</b>	<b>28.65</b>
* Liquor Control Board of Ontario				
Liquor Control Board of Ontario — Profits	602,000,000	64.89	520,000,000	63.07
<b>Total</b>	<b>602,000,000</b>	<b>64.89</b>	<b>520,000,000</b>	<b>63.07</b>
<b>MINISTRY TOTAL REVENUES</b>	<b>927,820,890</b>	<b>100%</b>	<b>824,476,509</b>	<b>100%</b>

\* Responsibility for reporting profits from the Liquor Control Board of Ontario was transferred from the Ministry of Revenue as of April 1, 1983.

# Expenditures

	1984-1985		1983-1984	
	\$	%	\$	%
■ Ministry Administration Program	9,227,348	7.0	7,841,225	5.4
■ Commercial Standards Program				
Securities Commission	5,269,930	4.0	5,592,980	3.8
Pension Plans	1,225,423	0.9	968,279	0.7
Financial Institutions	11,231,543	8.5	19,938,655	13.6
Motor Vehicle Accident Claims Companies	—	—	—	—
Business Practices	2,474,276	1.9	2,499,227	1.7
Commercial Registration Appeal Tribunal and Liquor Licence Appeal Tribunal	5,991,581	4.5	5,764,913	3.9
Investor Compensation	338,885	0.3	345,512	0.2
	—	—	6,563,575	4.5
<b>Sub-Total</b>	<b>26,531,638</b>	<b>20.1</b>	<b>41,673,141</b>	<b>28.4</b>
Payments from Motor Vehicle Accident Claims Fund	9,185,455	6.9	14,580,518	10.0
Deposit & Trust Accounts	123,890	0.1	115,727	0.08
Security Bond Forfeiture	734,695	0.5	268,598	0.2
Non-Budgetary Expenditure	239,442	0.2	—	—
<b>Total</b>	<b>36,815,120</b>	<b>27.8</b>	<b>56,637,984</b>	<b>38.7</b>
■ Technical Standards Program				
Program Administration	415,740	0.3	643,700	0.4
Operating Engineers	268,727	0.2	284,261	0.2
Pressure Vessels Safety	2,550,409	1.9	2,505,186	1.7
Elevating Devices	2,348,285	1.8	2,222,238	1.5
Fuels Safety	3,045,667	2.3	2,919,333	2.0
Upholstered & Stuffed Articles	289,172	0.2	285,885	0.2
<b>Total</b>	<b>8,918,000</b>	<b>6.7</b>	<b>8,860,603</b>	<b>6.0</b>
■ Public Entertainment Standards Program				
Regulation of Horse Racing	25,356,686	19.2	23,888,866	16.3
Theatres, Lotteries & Athletics Commissioner	1,019,020	0.8	960,486	0.7
<b>Sub-Total</b>	<b>26,375,706</b>	<b>20.0</b>	<b>24,849,352</b>	<b>17.0</b>
The Financial Administration Act	1,700	—	500	—
<b>Total</b>	<b>26,377,406</b>	<b>20.0</b>	<b>24,849,852</b>	<b>17.0</b>
■ Property Rights Program				
Program Administration	2,478,044	1.9	1,858,047	1.3
Real Property Registration	21,400,114	16.2	19,869,937	13.5
Legal and Survey Standards	2,234,070	1.7	2,200,442	1.5
Personal Property Registration	5,697,694	4.3	5,537,521	3.8
The Registry Act	2,632	—	1,230	—
Personal Property Security Assurance Fund	17,987	—	—	—
<b>Total</b>	<b>31,830,541</b>	<b>24.1</b>	<b>29,467,177</b>	<b>20.1</b>
■ Registrar General Program				
Registrar General	4,584,292	3.5	4,466,928	3.0
Vital Statistics Act	330	—	410	—
<b>Total</b>	<b>4,584,622</b>	<b>3.5</b>	<b>4,467,338</b>	<b>3.0</b>
■ Liquor Licence Program				
Liquor Licence Board	7,023,870	5.3	6,590,390	4.5
<b>Total</b>	<b>7,023,870</b>	<b>5.3</b>	<b>6,590,390</b>	<b>4.5</b>
■ Residential Tenancy Program				
Residential Tenancy Commission	7,442,335	5.6	7,735,089	5.3
<b>Total</b>	<b>7,442,335</b>	<b>5.6</b>	<b>7,735,089</b>	<b>5.3</b>
<b>MINISTRY TOTAL EXPENDITURES</b>	<b>132,219,242</b>	<b>100%</b>	<b>146,449,658</b>	<b>100%</b>

# ■ Organization of the Ministry

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## Minister

Hon. Robert Elgie, M.D.

April 1, 1984 — February 7, 1985

Hon. Gordon Walker, Q.C.

February 8, 1985 — March 31, 1985

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The following agencies, boards and commissions report directly to the Minister.

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### Commercial Registration

#### Appeal Tribunal

Chairman: J. Yaremko

Registrar: A. Verge

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### Liquor Control Board of Ontario

Chairman: J.W. Ackroyd

General Manager: F.A. MacInnis

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### Liquor Licence Board of Ontario

Chairman: W.L. Blair

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### Ontario Racing Commission

Chairman: T.E. Yates

Director: W. McDonnell

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### Ontario Securities Commission

Chairman: P.J. Dey

Director: C.R. Salter

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### Pension Commission of Ontario

Chairman: J.C. Maynard

Superintendent: G.P. Salamat

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### Residential Tenancy Commission

Chief Tenancy Commissioner:

P.C. Williams

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## Deputy Minister

Donald A. Crosbie, Q.C.

reports directly to the Minister.

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The following divisions, branches, offices and services report to the Deputy Minister.

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### Business Practices Division

Executive Director: R.A. Simpson

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### Companies Branch

Director: E.J. Wells

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### Legal Services

Director: E. Ciemiega

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### Office of Registrar General

Deputy Registrar: R.E. Drapkin

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### Policy and Planning

Director: B. Tocher

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### Property Rights Division

Provincial Property Registrar:

B.F. Webber

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### Support Services Division

Executive Director: H.A. Vanner

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### Technical Standards Division

Executive Director: G.H. Mills

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### Theatres Branch / Film Review Board

Director: M.E. Brown

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### Financial Institutions Division

## Assistant

## Deputy Minister

George McIntyre

reports to the Deputy Minister.

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The following offices report to the Assistant Deputy Minister.

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### Insurance

Superintendent: M.A. Thompson

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### Deposit Institutions

Superintendent: J.J. Wilbee





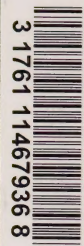












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